

HOUSING UP-TO-DATE

REPORT OF THE
HOUSE COMMITTEE

ON

By W. H. HARRIS



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HOUSING UP-TO-DATE.

HOUSING UP-TO-DATE

(Companion Volume to the Housing Handbook)

BY

ALDERMAN W. THOMPSON

(RICHMOND, SURREY),

Chairman National Housing Reform Council,

*Author of "The Housing Handbook," "Housing of the Working Classes,"
and "Richmond Official Housing Report."*

A PRACTICAL MANUAL GIVING THE LATEST
FACTS AND FIGURES FOR THE USE OF OFFICERS, MEMBERS,
AND COMMITTEES OF LOCAL AUTHORITIES, MINISTERS
OF RELIGION, MEMBERS OF PARLIAMENT, AND ALL
SOCIAL OR MUNICIPAL REFORMERS INTERESTED
IN THE HOUSING OF THE WORKING CLASSES.

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INTRODUCTION.

THE following pages have been written in compliance with numerous requests that the facts and figures in the Housing Handbook, as published in 1903, might be brought up to date, so as to include the most recent developments of Housing Administration and Legislation. Fortunately, the corrections are extremely few and unimportant, and the general conclusions arrived at as to the nature of the problem and the relative efficiency and success of various methods of solving it remain unaltered. However, a great deal of additional work has been done, and several interesting experiments have been carried out which deserve to be brought before the notice of public bodies and public men, or public spirited bodies and public spirited men, who wish to have in a convenient form a fairly up-to-date and accurate statement of past work and present conditions.

The text of the Housing Act of 1903, with explanatory notes and the most recent circulars, forms, and instructions issued by the Local Government Board are contained in an appendix.

If the information here given on any given subject appears to be insufficient or incomplete, it is probably because the matter has been dealt with in the Housing Handbook, and can be found there by reference to the index.

Indeed, the giving information in the form of a supplement instead of re-writing the Handbook was decided upon because it would enable the comparative progress of the movement to be ascertained by reference from the one to the other. In order to facilitate this **a special page and line index of corrections and additions to the Handbook** is contained on the following pages.

The writer's thanks are again due to the officers and members of the various local authorities and societies mentioned, who have so kindly supplied the necessary information and material, and particularly to those who have been good enough to allow the use of the various illustrations and plans. This applies, in a special degree, to First Garden City Ltd., the Co-partnership Housing Council, the Housing Committees of Birmingham, Liverpool, and Sheffield; and personally to Councillor J. S. Nettlefold, of Birmingham, Mr. F. B. Turton, of Liverpool, and Councillor Cattell and Mr. C. S. Wike, of Sheffield.

Corrections and additional information, in the shape of reports and other documents, will be most thankfully received, so as to enable the Handbook and Supplement to be periodically revised and brought up to date. Communications to this effect should be addressed to **Alderman Thompson, Richmond, Surrey.**

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3, Sec. 7a, line 2, 7b, line 1.	24, Sec. 49.
4 „ 8 (4) (7).	25 „ 53 (1).
5 „ 10.	28 „ 65.
7 „ 16 (1), line 5.	31 „ 75.
13 „ 32.	32 „ 87.
14 „ 34 (1).	48, Third Schedule.
18 „ 39 (1).	49, Sec. 91.
23 „ 46 (5).	51 Fourth Schedule.

Pages 59 and 60. New circulars have been issued by the Local Government Board.
See Appendix to this book.

Page 81, Sec. 234. See page 13 of this book.

Pages 85—92. Byelaws are modified as follows. See pp. 196-7 of this book.

Page 100. See revised list in Appendix to this book.

Page 101. Cheap Building at Liverpool. See page 113, line 19 of this book.

See Page 276 for details of alterations.

HOUSING ASSOCIATIONS.

THE NATIONAL HOUSING REFORM COUNCIL.

President :

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Secretary :

HENRY R. ALDRIDGE, 18, Dulverton Road, Leicester.

OBJECTS.

To educate and to stimulate public opinion and Local Authorities so that the fullest possible use may be made of existing Housing and Sanitary Legislation.

To urge that Parliament shall remove from the Municipalities and Societies of Public Utility those shackles which cripple or render difficult the execution of Housing Schemes.

To promote experiments and organisations tending to secure better and cheaper methods of town planning, rural development, house planning, and house building.

WORK.

Conferences on Housing and Town Planning have been held in all parts of the Kingdom, and have been attended by some thousands of representatives of Local Authorities, Workmen's Associations, and Housing Societies.

Parliamentary joint meetings of Housing Reformers and members of Parliament have been held at the House of Commons since 1903, and useful suggestions have been made to various Presidents of the Local Government Board in connection with Housing Legislation and Administration.

The International Housing Congress was organised and carried through by the Council.

Cottage Exhibitions.—Three Exhibitions to encourage model planning of sites and economical construction of workmen's cottages have been promoted under the auspices of the Council at Letchworth (Garden City), Newcastle, and Sheffield.

Public Meetings to the number of some hundreds have been addressed by the officers and members of the Council, so as to cover nearly every district in the country.

Publications.—“The Housing Handbook,” a practical manual specially prepared by the Chairman for the use of Local Authorities and Housing Reformers. (Price 6/-.)

“Housing Up-to-Date.”—A supplementary and companion volume to “The Housing Handbook.”

“The Housing Handbook Up-to-Date,” being the above two volumes bound in one cover on art paper (7/6).

Monthly Reports of the work of the Council appear in the “Municipal Journal.”

Report and papers of the Eighth International Housing Congress.

Official Catalogue, Sheffield Cottage Exhibition.

“A National Housing Policy.” Price 2d.

MEMBERSHIP OF THE COUNCIL.

Those approving the programme of the Council, and subscribing annually not less than 5s. to the funds of the Council, may become members; any association, council or society subscribing annually not less than 10s. to the funds of the Council, may become affiliated to the Council. All subscribers to the funds of the Council will receive copies of leaflets and other literature issued by the Council.

Subscriptions will be gladly received by Councillor W. G. Wilkins, J.P., 59, Uttoxeter New Road, Derby.

Other Housing Societies are—

The Garden City Association,

602, Birkbeck Bank Chambers.

Secretary—E. C. CULPIN.

Rural Housing and Sanitation Association,

Parliament Mansions, Victoria Street, S.W.

Secretary—MISS A. CHURTON.

First Garden City Limited,

Secretary—HAROLD CRASKE.

326a, High Holborn.

Co-partnership Housing Council,

6, Bloomsbury Square, W.C.

Secretary—CROSSLEY GREENWOOD. *Hon. Secretary*—MISS S. GURNEY.

Workmen's National Housing Council,

120, Sugden Road, Clapham Common, S.W.

Secretary—F. KNEE.

Mansion House Council on the Dwellings of the Poor,

Imperial Buildings, Ludgate Circus, E.C.

Hon. Secretary—W. F. CRAIES.

SOME USEFUL HOUSING BOOKS.

In addition to the books mentioned on page xi of the Housing Handbook, the following works may be studied with advantage by all Housing Reformers :—

GENERAL.

- "**Housing**," by Alden and Hayward. Headley Bros., Bishopsgate Street Without, E.C., 1s. net.
- "**The Housing of the Working Classes**," by M. Kaufman, M.A. T. C. Jack, Edinburgh., 1s. net.
- "**The Housing Problem in England**," by Dewsnap. Manchester University Press.
- "**Municipal Year Book—Housing Section**," by W. Thompson. Edward Lloyd Ltd., 12, Salisbury Square, E.C., 7s. 6d. net.
- A National Housing Policy**, Official Report of the Housing Deputation to the Prime Minister (Sir H. Campbell-Bannerman, M.P.), and to the President of the Local Government Board (The Right Hon. John Burns, M.P.) National Housing Reform Council, 432, West Strand, 2d.

LAND PURCHASE AND TOWN PLANNING.

- "**The Example of Germany**," by T. C. Horsfall. Manchester University Press, 2s.
- Birmingham Housing Committee's Report**. Town Hall, Birmingham, 2s. 6d.
- "**City Development**," by Patrick Geddes. The St. George's Press, Bournville, Birmingham.
- "**Where shall I Live?**" (Guide to Garden City), containing *Town Development Bill* for Great Britain. First Garden City Ltd., 326a, High Holborn, 6d.

COTTAGE EXHIBITIONS AND CHEAP COTTAGES.

- Official Catalogue Sheffield Cottage Exhibition. National Housing Reform Council, 432, Strand, W.C., 6d.
- "Where shall I Live?" (See above.)
- "**Modern Housing in Town and Country**," by James Cornes. Batsford, 94, High Holborn, 7s. 6d.
- "Country Cottages," by *Home Counties*. Wm. Heineman, 6s. net.
- "Cheap Dwellings," by Paul N. Hasluck. Cassell and Co., 1s. net.

RURAL HOUSING.

- "Rural England," by Rider Haggard. Longman's, 2 vols., 21s.
- Report and Special Report of Select Committee on Rural Housing**. Wyman and Sons, Ltd., Fetter Lane, E.C., 4s. 9d.

IRELAND.

"The Law of the Labourers," by Barrett and McCann. Sealey, Bryers and Walker, Middle Abbey Street, Dublin, 6s. net.

INTERNATIONAL.

Report and Papers Eighth International Housing Congress, London, 1907. H. R. Aldridge, National Housing Reform Council, 432, West Strand, W.C.

LOCAL CONDITIONS.

"Housing Improvement," (F. M. Lapton). A summary of ten years' work in Leeds. Jowett and Sowry, Leeds.

"Housing Conditions in Manchester and Salford," by T. R. Marr. Sherratt and Hughes, Manchester, 1s.

"Problems of a Scottish Provincial Town" (Dunfermline), by T. H. Whitehouse.

"Poverty" (Study of York), by Seebohm Rowntree. Macmillan, 1s.

"A Housing Policy," by J. S. Nettlefold. Cornish Bros., Birmingham.

Glasgow Municipal Commission on the Housing of the Poor. Extracts from minutes of evidence. Percival Jones Ltd., Town Hall Printing Works, Birmingham.

"Dwellings of the Poor." Reports of the Mansion House Council. 31, Imperial Buildings, Ludgate Circus, E.C., 1s. each.

GARDEN CITY MOVEMENT.

"Housing in Town and Country." Garden City Press, 6d.

"Modern Civic Art; the City made Beautiful," by C. M. Robinson. Putnam, 10s. 6d.

"Garden Cities in Theory and Practice," by A. R. Sennett. Bemrose, 2 vols., 21s.

"The Garden City Movement," by C. Montagu Harris, M.A. Garden City Press, 6d. net.

"Garden Suburbs, Villages, and Homes." Garden City Press, 6d.

LEGAL.

"A Guide to the Housing Acts," by A. P. Poley. Eyre and Spottiswoode, East Harding Street, E.C., 3s. 6d.



CHAPTER I.

A REVIEW OF THE POSITION

Steady Improvement in Recent Years.—The public conscience is more alive to-day on the subject of the housing conditions of the people than it has been for many years, and it is only right to say that the steady, if slow and somewhat expensive campaign of the more enlightened sanitary authorities, against bad and insufficient housing accommodation is beginning to rid the community of the worst evils of the house famine and the slum. Overcrowding has decreased; a smaller number of persons are found in one-room dwellings; the number of persons per house is slowly but surely growing less; some of the most deadly of the old slums have been cleared or improved, while the liberal provision of better and cheaper transit, especially by electric tramways and electric trains, has encouraged the dispersion of the population from some of the most crowded centres. It is true this process of dispersion already tends to create an aggravated form of what has always threatened to be the danger of the future, "the old slum changeth giving place unto the new," but if the new development is controlled, regulated, and assisted in time by new legislation and administration, the next decade will witness a still greater improvement in the housing of the people. All this, however, is not to say that the time permits of a slackening of activity on the part of housing reformers and public bodies; on the contrary, to quote the speech of The Right Hon. John Burns, president of the Local Government Board to the National Housing Deputation on November 6th, 1906: "The time for sentimental claims for housing reform had almost gone by, and the *moment for practical ameliorative achievement was nearer at hand* than it was some years ago." When the magnitude of the improvement is recognised it only brings into greater relief the vast mass of evil that has to be overcome and rooted out, and it only makes the more urgent call on every true friend of humanity and lover of his country to greater efforts than before. Let us briefly note how matters stand at present, and let us take stock of the evils that are with us still. We shall then not only see by comparison with previous conditions to what extent things are better, but we shall know exactly how much work we have still to do.

Rural Depopulation and Urban Overcrowding.—Our young people still leave the country districts, while others are unable to go there because suitable dwellings cannot be obtained. Between 1891 and 1901 no less than 500,654 persons migrated from rural districts to urban districts, where we find 507,763 persons living in 251,667 one-room dwellings, in addition to 2,158,644 persons living in 658,203 dwellings

of only two rooms. The census returns of 1901 show 2,667,506 persons or 8·2 per cent. of the population living in 392,414 overcrowded dwellings, and of these 245,586 were in one-room dwellings. In London there were 726,096 persons living in overcrowded dwellings and 304,000 of these were in one-room dwellings. In Glasgow, out of 163,258 dwellings, there were 42,623 of only one room, 71,207 of two rooms, and 9,971 of three rooms, figures which are far worse than in any of the large towns in England.

The overcrowded persons in 1901 numbered in Birmingham 53,936, Leeds 43,239, Liverpool 54,390, Manchester 34,147, and Sheffield 36,159, while the percentage of persons overcrowded in Northumberland was 31·51, and in Durham 29·56.

It would be untrue and unfair to attribute all or any of the following social evils and financial burdens entirely to bad housing conditions, but it is most true and most fair to say that these conditions are among the main and primary factors that cause a large proportion of such social evils and financial burdens.

Deaths and Disease.—Death rates have materially decreased, but in 1903, when the death rate was the lowest on record, it is estimated that there were not less than 100,000 preventible deaths in England and Wales. The following figures help to show the truth of this estimate, and particularly to bring out the startling contrasts between the deadliness of some large districts and the comparative healthiness of others.

Comparison of Death Rates of various Districts with about the same Population.

COUNTY.	POPULATION.	Percentage of Overcrowding.	DEATHS.	Infant Mortality per 1,000 births.	
CASE 1—					
Durham - - -	1,194,442	28·4	21,962	156	} Durham 3 deaths to every 2 in Essex.
Essex - - -	1,062,452	2·7	14,913	115	
Excessive deaths in Durham			7,049	41	per 1,000 births.
CASE 2—					
Northumberland - -	602,859	32·0	10,997	152	} Northumberland 8 deaths to 5 in Sussex.
Sussex - - -	605,763	1·5	7,925	95	
Excessive deaths in Northumberland			3,072	57	per 1,000 births.
CASE 3—					
Lancashire & Yorkshire	7,203,613		128,212	152	} Lancashire and Yorkshire 5 deaths to 4 in London and District.
London, Middlesex, } Berks, Hants, Surrey }	7,182,318		104,194	118	
Excessive deaths in Lancashire and Yorkshire			23,268	34	per 1,000 births.
CASE 4—					
The Death Rate (1904) in Birmingham was 19·3 per 1,000.					
" " Bournville			6·9	"	

Infant mortality, which varies almost arithmetically with housing conditions, is still too high. Although children under five are only one-ninth of the population, they furnish one-third of the deaths.

Of 944,703 children born in 1904 no less than 137,490 died within 12 months, that is 40,000 infants unnecessarily sacrificed.

The infant mortality in 1904 of St. Mary's, Birmingham, was 331 per 1,000 births.
 " " " Bournville 65 "

The death-rate for the last six years at Bournville has been 7.5 per 1,000; the death-rate in Birmingham for the same period has been 17.9 per 1,000, or nearly two and a half times as great. The infantile mortality per 1,000 at Bournville during the last six years has been 78.8, as compared with 170 per 1,000 in the city, or more than double.

No less than 139,447 cases of infectious disease were notified last year in *half* the country. These cases are four times more numerous in overcrowded districts than elsewhere. 16,981 persons became paupers by having medical relief in public infirmaries, and there were 116,152 orders for medical attendance in London alone.

Intemperance and Lunacy.—Where the light of day is shut out it is hard for the light of reason to remain strong and bright. Drunkenness and pauper lunatics are found most in the overcrowded districts. An L.C.C. return five years ago gave the following figures:—

	Persons per Acre.			Lunacy Rate.		
All London	58	...	...	1.9
Bethnal Green	171	...	...	6.7
Holborn	186	...	...	8.2
Strand	143	...	...	11.0

In England and Wales there were 85,821 pauper lunatics.

Professor Koch told the delegates at the British Congress for the prevention of consumption, "Consumption is by no means hereditary, germs do not pass from father to son in the blood, the worst peril is to the poor, in over-crowded districts. *It is not poverty itself that favours consumption, but the bad domestic conditions in which the poor people live.*"

Unemployment and poverty follow closely on the heels of spells of illness and lowered vitality. The slums make many unemployables. Physical deterioration is an inevitable result of bad and overcrowded dwellings, and hooliganism prevails most where lads are driven to spend their evenings in the streets through having no proper accommodation for remaining at home.

CHILD LIFE AND PHYSICAL DETERIORATION.

Some striking facts and figures as to the influence of environment on child life were given in August, 1907, by Mr. George Cadbury for Bournville, Mr. W. Lever for Port Sunlight, and in a Blue Book of the Scotch Education Department in respect of the City of Glasgow. A brief summary is appended hereto.

Bournville and Birmingham.—The boys at Bournville school, on an average, were 4 inches taller than those in Birmingham, and the chest measurement was 3 inches greater.

Port Sunlight and Liverpool.—Dr. Arkle, of Liverpool, has made a careful examination of the children in the various grades of schools in that town, while a similar investigation has been made at Port Sunlight. The Liverpool schools may be grouped in four classes:—

Higher Grade Schools, where the sons of well-to-do citizens are educated.

Council Schools.—(A) Type of the best Council School, where the parents of the children are well-to-do, and the children have mostly comfortable homes.

Council Schools.—(B) Type of school where the children are mostly of the labouring classes. It was selected as a type for the children of the labouring classes, whose parents have constant employment.

Council School (C), the last of the Council Schools, is a type of the poorest class where the parents of the children belong almost entirely to the unemployed or casual labour sections. To this list may be added a fifth class, viz.,

Port Sunlight Schools, which may be taken as equal to type (B) of the Council Schools, the parents are mostly of the labouring classes, in constant employment, but with the difference that the houses in which the children mostly live are built with ample air space, not more than seven houses to the acre.

At 7 years of age the average height and weight of boys was as follows:—

			Height, Inches.		Weight, lbs.
Higher Grade Schools...	...	...	47	...	49'3
Council Schools (A)	..	..	45'3	..	44'1
Do. (B)	..	..	44'3	..	43
Do. (C)	...	..	44	.	43
Port Sunlight Schools	..	..	47	.	50'5

At 11 years of age:—

Higher Grade Schools...	..	..	55'5	..	70
Council Schools (A)	..	..	53'1	..	61'4
Do. (B)	..	...	51'8	...	59
Do. (C)	...	..	49'7	..	55'5
Port Sunlight Schools	..	..	57	...	79'5

At 14 years of age:—

Higher Grade Schools ...	..	..	61'7	..	94'5
Council Schools (A)	...	..	58'2	..	95'8
Do. (B)	..	...	56'2	..	75'8
Do. (C)	...	..	55'2	...	71'1
Port Sunlight Schools	...	...	62'2	..	108'

These figures show that the sons of artisans and labourers in Port Sunlight produce superior height and weight at equal ages to that produced in Higher Grade Schools among the children of the well-to-do citizens of Liverpool.

Glasgow.—Returns were made by the teachers for 72,857 children—36,883 boys and 35,974 girls—and not only were their height and weight taken, but particulars as to their housing and general physical surroundings were also ascertained.

The schools were divided into four groups, viz.:

	Schools.	Children.
(a) Poorest districts ...	26	24,661
(b) Poor districts ...	27	25,348
(c) Better class ...	11	11,453
(d) Higher class ...	9	11,395

It was found that as surely as a child was found in group (a) he or she was likely to be smaller and lighter than the children from group (b), and so on with the other groups. But it was when the average height and weight were classified in correlation with the number of rooms in the houses in which the children lived that the most striking results were obtained.

Taking the children of all ages from 5 to 18, the average weight and height classified according to the number of rooms was found to be as follows:

ONE ROOM:	Height.	Weight.	THREE ROOMS:	Height.	Weight.
Boys ...	46'6 in.	52'6 lbs.	Boys ...	50'0 in.	60'6 lbs.
Girls ...	46'3 in.	51'5 lbs.	Girls ...	49'6 in.	59'4 lbs.
TWO ROOMS:			FOUR ROOMS:		
Boys ...	48'1 in.	56'1 lbs.	Boys ...	51'3 in.	64'3 lbs.
Girls ...	47'8 in.	54'8 lbs.	Girls ..	51'6 in.	65'5 lbs.

As the report states, "it cannot be an accident that boys from two-roomed houses should be 11'7lbs. lighter on an average than boys from four-roomed houses and 4'7 inches smaller. Neither is it an accident that girls from one-roomed houses are, on the average, 14lbs. lighter and 5'3 inches shorter than the girls from four-roomed houses."

Money cost to the Community.—At the same time the community is busily engaged paying towards the cost or what we may truly call the “working expenses” of existing accommodation. For example there is the *direct cost* to the ratepayers and taxpayers of work and institutions that would be far less expensive under improved housing conditions. Here are some instructive figures :

	Loans outstanding in 1904. £	Expended in one Year, 1903-4.	
		Out of Loans. £	Out of Rates. £
Cemeteries	3,110,275	153,379	415,841
Hospitals for Infectious Diseases	6,205,134	636,961	1,432,496
Lunatic Asylums	9,446,986	845,622	2,849,029
Purchase of Slums (about) ...	4,500,000	700,000	100,000
Workhouse and Poor Relief ...	12,711,817	1,281,447	9,983,804
	<hr/> 35,974,212	<hr/> 3,617,409	<hr/> 14,781,170

The total spent on building workhouses and similar institutions up to 1905 was £31,668,161. There is also the *direct cost* to individuals and the *indirect cost* to societies and the ratepayers, through loss of employment, sickness, and death, due to preventable disease. This cost must run into many millions sterling, and though it cannot all be measured in figures, its magnitude may be partly gauged from the fact that fourteen large friendly societies with 3,342,255 members spent £3,245,328 in one year (1904) on sick and funeral benefits, or nearly £1 per member. In the ten years 1892-1901 the 100 principal trades unions with about 1,000,000 members spent over £2,500,000 on sick pay alone.

There is in Sheffield an excellent Federated Health Association, and the following passages from its report indicate the attitude of the best minds in the town towards expenditure on housing reform.

The committee is encouraged on witnessing a considerable fall in the death-rate in Sheffield from zymotic disease : a class of disease which can and therefore ought to be prevented. For 1899, the year in which the Nether Hallam Health Association was started, the zymotic death-rate for Sheffield was 4·56 per 1000 of the population. Last year, 1903, it was reduced to 3·10, which is still the highest in the whole country, excepting Warrington and Wigan. The general average in the 76 large towns last year was 1·89. Sheffield is still therefore in the unenviable position of suffering from a zymotic death-rate of *nearly 100 per cent. above the average of large towns.*

Some critics regard the health movement as expensive, but the truth is that whether considered as to health, life, or the money standard, it makes for economy. Within the last quarter of a century, the Sheffield Corporation has borrowed nearly £150,000 for the building of fever and isolation hospitals, which entails about £6,500 per annum for interest and repayment charges, and about £20,000 a year for their maintenance and upkeep.

Most of this great expenditure is for the cure of preventable disease. Observe what the reduction of the death-rate by just one per 1000 signifies :—On a population of 400,000 it means a saving of 400 lives in 12 months. But the number of deaths from zymotic disease implies a far larger number of cases of preventable sickness among the living. The late Lord Playfair says :

"Statistical investigations show us that for every case of death in public institutions for the sick, there are 34 cases of serious sickness, so that the deaths must be multiplied by that number in order to give you the minimum cases of preventable sickness."

The statistics show that the cases of sickness last on an average $18\frac{1}{2}$ days. Now, taking Lord Playfair's basis, and reckoning only one death per 1,000, and assuming the loss in wages from the cases of sickness to be two shillings a day, it means that Sheffield, with over 400,000 population, sustains *an annual loss in wages of over £25,000 through preventable sickness*. This is equivalent to over 4d. in the £ on the rateable value of the whole of Sheffield, to say nothing of doctors' bills, personal suffering, and other losses.

Seeing that the preventable death rate is over three per 1,000 (and the illustration gives the figures on the proposal to save only one) it will be seen that if a clean sweep could be made of zymotic disease, the advantages would be three-fold greater.

On the ground of economy, therefore, it is manifest that money judiciously spent in sanitary improvement is not unproductive taxation, *but capital bearing abundant interest*.

Inaction of Local Authorities.—Although, as previously stated, much good work has been done in some directions by some local authorities, none of them have done what is necessary, and a large number have entirely failed to fulfil their health and housing responsibilities. The outstanding loans of local authorities amount to about £394,000,000, but only £4,000,000 has been borrowed for building workmen's dwellings as distinguished from slum-buying.

The annual cost of Local Government to rates and taxes is £68,559,329, but probably less than £25,000 of this is in respect of *building* working class dwellings, which are self-supporting except where built on dear slum sites.

Although the Right Hon. John Burns issued a special circular in January, 1906, to urge the amendment of Building Bye-laws on common sense lines, to facilitate the building of cheap but good cottages, only twelve Rural Councils, out of 667, had submitted new bye-laws up to the end of May, and, in fact, only 131 had replied to the circular.

In 1904, which is a typical year, only 5,708 dwellings were represented as unfit for human habitation in the whole of England and Wales, except London, although there are 5,000,000 dwellings under £15 annual value. Only 195 Rural Councils out of 667, and only 125 Urban Councils out of 803, reported action taken in this respect.

Less than fifty councils out of over 1,500 have made any use of the Small Dwelling Acquisition Act, while only 160 have done anything under Part III of the Housing Act of 1890.

Only eighty of the various Urban Councils, and only six of the 667 Rural Councils, have built Municipal cottages.

Only 10 applications out of 27 made by Rural District Councils were granted by County Councils for permission to put in force Part III of the Housing of the Working Classes Act, 1890.

LIMITATIONS ON FREEDOM OF ACTION UNDER PART III

A paragraph on page 34 of the Housing Handbook states that Part III enables local authorities "to build at any time and for any reason which may seem good to them," and this is correct so far as it goes, but where the carrying out of a scheme would involve borrowing money for the work to be done, which is nearly always the case, the powers of the local authority would, of course, be subject in such case to the usual sanction of the Local Government Board for the necessary loan. The Sheffield Corporation, for example, bought land with some available funds several years ago, and all went well till it was considered necessary to take up a loan for the land. Then it became necessary to get the sanction of the Local Government Board, and some difficulty was experienced in getting it, probably owing to the fact that they had not consulted the Local Government Board from the beginning.

Local authorities have failed to do what was necessary under the Health and Housing Acts, partly because of apathy, ignorance, prejudice, and vested interests, but even more largely perhaps because of costly and difficult procedure or the inadequate powers contained in those Acts, while so far as sanitary improvements in existing dwellings were concerned, the scarcity of other suitable accommodation resulted in the penalising of the tenants by increased rents, following on the execution of sanitary repairs.

How Municipalities are Shackled.—The building of cottages by Town and District Councils is above all other forms of activity rendered very difficult from the fact that the present legislation and administration put so many weapons into the hands of obstructive and reactionary members of local authorities and others who may be interested in preventing a large number of cheap and healthy dwellings being provided to compete with their own unhealthy hovels or highly rented dwellings, or those of their friends. The wonder is not that a few mistakes have been made, but that anything has been done at all successfully. Thus land is made dear by the present clumsy and costly procedure based on a very defective system of valuation which is all in the interest of the landlord, and generally enables him to make public bodies pay twice the actual value for land required for public purposes. The development of the site is also made unnecessarily expensive in many cases by bye-laws which require new streets to be made too wide, in too costly a manner, or for small groups of dwellings that only require simple and inexpensive approaches. The cost of building is unnecessarily increased by the bye-laws or regulations expressed or implied that exist in the codes of the various districts, or that accompany the granting of loans for municipal cottages. These regulations neither guarantee the erection of healthy dwellings nor permit sensible experiments and new departures in building construction except with great risk and difficulty.

The annual charges on capital account are excessive when compared with the market rate of interest, and with the rate of interest ($2\frac{1}{2}$ per cent.) paid by the Government to working class depositors in the

Savings Bank, while the period for repayment of loans is often too short. The cumulative effect of these and other artificial obstacles placed in the way of municipal housing schemes is to necessitate, in many cases, either that the cottages should be let at higher rents than would otherwise be feasible and desirable, or that a burden should be cast upon the ratepayers. When the estimates show that under present conditions sufficiently low rents can only be obtained by putting some slight charge upon the rates, the slum owners and jerry-builders rise rampant in their wrath, and after whipping up all their friends who are interested in maintaining high rents for cottages and high prices for land, they carry out a vigorous campaign to frighten the timid and too often overburdened ratepayers into strenuous opposition to the scheme. The weak-kneed among the housing reformers promptly climb down and find reasons for giving up all further efforts, and the few stalwarts who continue to put the life and health of the people before such a matter as the fractional part of a penny increase in the rates are lucky if they retain their seats at the next election.

A rather common feature in recent housing schemes was developed at Teddington with exceptional force, and as it is typical of what may be attempted elsewhere, a brief account may be useful. A number of local slum owners, cottage owners, and house and estate agents, took alarm at the low rents proposed to be charged for the cottages, and organised an association to wreck the scheme. The local press was deluged with letters periodically for about six months prior to the annual district council elections, and leaflets were scattered broadcast containing all sorts of misrepresentations with regard to the Act of 1890, and housing schemes carried out elsewhere under Part III of the Act, while all the public-houses but two had petitions at their bars against the scheme. Appeals to the prejudices of well-to-do ratepayers, and to the fears of the tradesmen, lest their rates should be increased, were made with such success, that although the working classes voted almost solidly for the housing scheme, half the new members elected were returned as opponents of it, and in one district consisting mainly of villa residents and tradesmen, the chairman of the Council, who was the chief supporter of the scheme, was hopelessly beaten at the polls. The clergy, and with few exceptions, the great body of organised Christian men and women were idle or apathetic, while the forces of greed and self-interest were unwearying in their exertions against the supporters of the scheme. Fortunately a majority of the Council are still in favour of better housing, although, as a result of the elections, the Local Government Board have requested the Council to obtain tenders for building the cottages before giving their sanction to the necessary loan.

Wanted a Municipalities' Disabilities Removal Bill.—In spite of all these drawbacks, a great deal of useful work has been done by many municipalities. A careful study of the particulars in the following pages as to the working out of the various schemes of local authorities, will convince most people that Parliament should as a first

step help the local authorities by investing them with powers to deal more cheaply and efficiently with inspection, closing orders, slum clearance, town planning, land purchase, together with schemes under Part III of the Act of 1890, and the borrowing of the necessary money for carrying out such schemes.

Individual Initiative and Government Stimulus.—The next step should obviously be to give greater powers of initiative to individual citizens in requiring local authorities to exercise their powers, while at the same time more advice, assistance, and pressure should be given by the central government, who themselves need new power, new organisation, and additional machinery for this purpose. The facts and figures showing what has been done by the pioneer authorities are given as fully as possible, so that they may serve as examples for other bodies either to imitate, modify, or avoid.

A NATIONAL HOUSING POLICY.

One of the most important events during recent years in connection with the Housing Question in Great Britain, was the great National Housing Deputation, representing all sections of the Housing movement, and consisting of men and women of all shades of political opinion, which was received by the Prime Minister and the President of the Local Government Board on November 6th, 1906.

A memorandum was put before the two right honourable gentlemen embodying twelve points of reform, upon most of which nearly all housing reformers are agreed. These proposals were not exhaustive, and there were individual objections even among the members of the deputation to certain clauses, but so far as a body of men representing nearly every section of the housing movement, and holding all shades of political opinion, could agree to a common platform, the memorandum may be accepted as embodying what we would call the greatest common measure of the reforms advocated by those whose experience and studies qualified them to speak with some degree of authority on this subject.

Nearly every proposal can be based on the recommendations of the Royal Commission of 1885. The main points have been approved by an unofficial Parliamentary Committee in 1903, mostly Unionist members, presided over by Sir John Gorst. Numerous conferences have approved the main proposals, including the Housing Conference of the Liverpool Trades Union Congress.

The chief proposals may be summarised as follows :

- 1.—Extension of the power of "representation" by private citizens so as to stimulate the provision of new dwellings and modification of bye-laws, as well as the abolition of nuisances and unhealthy dwellings.
- 2.—Establishment of Central Housing Commissioners to advise, assist, and stimulate local authorities (cf. Small Holdings Act).
- 3.—Compulsory quinquennial house to house inspection with a register or record of size, sanitary accommodation, rent, light and air space, and names of all owners.

4.—Strengthening of law with cheaper and quicker procedure as to nuisances, overcrowding, and houses out of repair, as well as closing of unhealthy dwellings and clearance of slum areas.

5.—Revision of bye-laws as to streets, open spaces, and structure of walls and buildings.

6.—Town Planning and Site Planning powers to be conferred on all local authorities.

7.—Establishment of joint committees or advisory boards to promote the proper development of urban areas contiguous to each other or forming part of an agglomeration round big towns.

8.—Powers with respect to Land Purchase, Transit and Housing to be vested in one and the same authority.

9.—Promotion of the proper development of villages by encouraging small holdings, co-operative agricultural societies, and village industries, accompanied by cheap and adequate means of transit.

10.—Municipal Land Purchase on a large scale on the outskirts of growing towns to hold for future needs and to facilitate the establishment of model suburbs and garden villages by public bodies, "societies of public utility," and individuals, in combination or separately.

11.—Valuation, taxation, and compulsory purchase of land to be improved, cheapened, simplified, and correlated.

12.—Money to be lent for housing purposes by the Public Works Loan Commissioners, the savings banks, charities and ecclesiastical bodies at the market rate of interest.

AMENDMENT OF THE LAW RELATING TO RURAL WATER SUPPLIES.

The following detailed suggestions for the amendment of the law relating to Rural Water Supplies, were submitted on behalf of the Rural Housing and Sanitation Association in 1907, to the President of the Local Government Board :

1.—That local authorities should have power to provide, or cause to be provided, a supply of water for a group of houses, and to apportion the expense as they deem just amongst all the owners having houses within a reasonable distance of the source of supply, and the question of reasonable cost and reasonable expense should be left to them, subject to an appeal to a Court of Summary Jurisdiction or to the County Council.

2.—That when a house is occupied without a water certificate there should be, in addition to the penalty referred to in Section 6 of the Public Health (Water) Act, 1878, a daily penalty until a satisfactory water supply is obtained.

3.—That it shall be the duty of the Sanitary Authority to get an order to close a well when the water is shown to be polluted and dangerous to health.

4.—That sanitary authorities shall make and enforce regulations with regard to the structure of wells and their protection from contamination.

5.—That further facilities should be afforded for the combination of parishes (where these are in more than one sanitary district) for the purposes of providing a public supply.

6.—That where, on the complaint of a local Medical Officer of Health, or the County Medical Officer of Health, any parish or group of parishes is without a proper supply of wholesome water and such a supply can be obtained at reasonable cost, the County Council shall be responsible for providing such supply, if, after due enquiry it is shown that such supply is not likely to be provided by private enterprise or by the local authority.

HAS MUNICIPAL BUILDING CHECKED OR STIMULATED PRIVATE ENTERPRISE ?

In October, 1906, the writer asked a number of Town Clerks and Municipal Engineers in towns where municipal housing schemes had been carried out whether such schemes were followed by a decrease or an increase in the number of dwellings erected by private enterprise. The first answer received indicated that the rate of increase of new houses had doubled. Then followed replies that new dwellings provided by private enterprise had increased in Folkestone, Finchley, Esher, Heston, Isleworth, and Wrotham, after municipal schemes. East Ham, Edinburgh, Croydon, and Burton-on-Trent said it had had no effect, and only Bradford and Burton-on-Trent reported a decrease, though in each case other causes were obviously operating, as the period of tight money had just begun to tell in the building trade. At Noel Park, near the London County Council dwellings, the Artisans' Dwellings Company is going on building, but at the Streatham Estate, where there are no adjoining County Council dwellings, they are holding their hands somewhat over new buildings.

Although there was a relative decrease in housing accommodation in London during the years 1891-1896 (London Census 1896) there was a more rapid relative increase during the years 1896-1901 (Census Returns 1901), and as the building of municipal dwellings by the London County Council began and synchronised with the latter period, the theory that private building enterprise is necessarily checked by municipal building enterprise does not fit in with the facts, and so far as London is concerned falls to the ground.

In this connection it may be added that it is no longer strictly true to say that there is a lessening of the rate of increase in the building of new rooms, but rather that a larger proportion of the new dwellings built are *unsuitable* for occupation by the working classes, and thus the additional supply of such dwellings may be said to increase less rapidly.

Reverting, however, to other towns, it is a remarkable fact that so far from killing private enterprise, the threat to build municipal dwellings seems at once to stimulate apathetic private individuals and companies and to bring out the best that is in them. All the best housing schemes by private or co-operative effort are in or near towns that have been pioneers of their class in building municipal dwellings, although only a small number of towns have built municipal dwellings. There may be no direct connection, but the facts are unmistakeable. Birmingham, one of the first towns to build under Part III, has Bournville at its doors ; Liverpool has Port Sunlight quite near. The Co-partnership Housing Societies at Ealing and Sevenoaks followed the introduction of a municipal scheme. Hampstead Garden Suburb has followed the erection of dwellings by the Hampstead Borough Council. (See also pp. 86 Llandudno, 110 Liverpool, 123 East Grinstead, and 140 Noel Park).

ALTERATIONS IN THE LAW.—THE ACT OF 1903.

Since the publication of the Housing Handbook the Housing Acts of 1890 and 1900 have been amended by the Housing Act of 1903, which makes a number of important changes in the powers and duties of local authorities. The text of the Act, with forms, circulars, and explanatory notes, is given in full in the Appendix, but a brief summary may be usefully inserted here.

Representation.—The twelve or more ratepayers who may appeal to the Local Government Board in connection with a *representation* as to an unhealthy area (secs. 5 and 16 Act of 1890) *need not be the same twelve* who made the original representation.

Advertisement of Schemes.—Schemes under Part I (secs. 7 and 8 Act of 1890) may be advertised during three consecutive weeks in *any months*, and notices may be served during the *thirty days* next following the date of the last publication of the advertisement (sec. 5 (1)).

Confirmation of certain Schemes by Parliament not required.—The order of the Local Government Board as to such schemes (sec. 8 (4) (6)), need not be confirmed by Parliament (*a*) if land is not to be taken compulsorily; (*b*) if no petition has been presented by owners of land proposed to be taken compulsorily; or (*c*) if such petition having been so presented has been withdrawn, but shall under such conditions have the same effect as a provisional order confirmed by Parliament.

Enforcement of Scheme by Local Government Board.—If a local authority fail to make a scheme under Part I after an official representation has been made to them, the Local Government Board may order the local authority to make a scheme either under Part I or Part II of the principal Act, and to carry such scheme into execution as if they had passed the resolution required by secs. 4 or 39 of the Act of 1890. Any such order may be enforced by mandamus.

Modification of Closing Order Procedure.—If, in the opinion of the local authority, any dwelling house is not reasonably capable of being made fit for human habitation, or is in such a state that the occupation thereof should be immediately discontinued, it will not be necessary in future to give notices (3rd Schedule Housing Act, 1890), to the owner or occupier to abate the nuisance (sec. 8), but a summons may be applied for and a closing order may be granted forthwith.

Possession may be recovered in cases of closing orders under sec. 32 of the Act of 1890 by proceedings under secs. 138 to 145 of the County Courts Act 1888, or under the Small Tenements' Recovery Act 1838, and expenses may be recovered from the owner as civil debt (sec. 10).

New Forms have been prescribed for Schedule IV of the Act of 1890, sec. 8 (2). (*See appendix page 9*).

Recovery of Expenses of Demolition.—When the local authority demolish a house and sell the materials to pay expenses, they may recover any deficiency from the owner as a civil debt, or as under the provisions of the Public Health Act relating to improvement expenses (sec. 9).

“**Neighbouring Lands**” may now be included under a Part II scheme.

Contracting out of Section 75 of the Act of 1890 is *forbidden* by sec. 12 of the Act of 1903.

Provision of Shops, Recreation Grounds, etc., under Part III.—Local authorities may now, as part of a scheme under Part III, provide shops, recreation grounds, or other buildings or land which, in the opinion of the Local Government Board, will serve a beneficial purpose in connection with the requirements of the persons for whom the dwelling accommodation or lodging houses are provided (sec. 11 Act of 1903).

More Money—longer Loan Periods.—Money may now be borrowed for 80 years under the Housing Act, and the usual practice of the Local Government Board is to grant 80 years in respect of the land, and 60 years in respect of the buildings. Loans previously granted for shorter periods in respect of schemes under Part III already carried out have, in many cases, on application, been extended to 80 and 60 years respectively (sec. 1 Act of 1903). Unfortunately the Public Works Commissioners are at present limited by their special Acts to 50 years' period for loans, but a Bill is promised by the Government for removing this anomaly. (*cf. pp. 35-6 and 160-4 Housing Handbook.*)

The limitation to two years rateable value has been removed (sec. 1 Act of 1903.)

Rehousing obligations are now extended in connection with future improvement schemes by sec. 3 of the Housing Act of 1903, and the schedule thereto as follows :

- (a) The rehousing obligation is extended to cases where working men's dwellings occupied by *thirty or more persons of the working classes* are to be taken.
- (b) *No entry shall be made on such dwellings* till a scheme for rehousing has been approved or declared unnecessary, and entry may be delayed by the Local Government Board till the new dwellings or some of them are completed and fit for occupation.
- (c) In calculating the number to be rehoused, *any person displaced within the previous five years* shall be taken into consideration.

Housing Accommodation often unsuitable where sufficient.—The main object of Housing Reformers is to secure a larger supply of healthy, suitable, beautiful, and accessible dwellings for the working classes, with pleasanter surroundings, and at the lowest possible rents.

All housing laws, bye-laws, and administration should be so ordered as to promote these desirable ends as far as may be, though it is not easy to secure all of them at one and the same time.

For example, a large supply of new and more or less healthy housing accommodation has been provided in the suburbs of London and other large towns, but the greater part of it consists either of shops or small villas, unsuited for occupation by the working classes, and let at too high rents, where it is not difficult of access, or with unsatisfactory surroundings. For all practical purposes this may be considered non-existent from the point of view of working class housing accommodation.

On the other hand, there is in many districts a fairly large supply of old and purely working class housing accommodation, some of it empty, and at "*money rents*" which are low compared with what would be charged for new houses in the same situation. It is, however, not healthy, and the heavy toll that has to be paid by the occupants in the shape of, more or less, death, disease, lowered vitality, physical degeneration and consequential poverty and misery really constitutes an additional rent which is none the less objectionable because it is levied in forms not always easily recognised, and because a part of the price has to be paid by the whole community either in money or in kind.

Up to now nearly all housing schemes, except those on open land under Part III of the Housing Act of 1890, have necessarily been more

or less subsidised by the community, owing to the unsatisfactory nature of the law and administration regulating slum buying, slum improvement, land purchase, and rehousing.

It may therefore be asserted not only that it is necessary in the vital interests of the nation to pay for better housing conditions, but also that it is desirable from the mere pounds, shillings, and pence point of view to spend money in taking "the stitch in time that saves nine." It is, however, none the less urgent that all obstacles adding unnecessarily to the money cost, both as regards initial capital outlay and subsequent rents of new and better housing accommodation should be removed, while all measures tending to lessen capital outlay and rents should be encouraged, provided they do not militate against the healthiness and other proper conditions of the people's homes.

We can, however, only know what to supply, where to supply, and how to supply the extra accommodation when we have full information as to the nature and extent of existing accommodation and of the facilities for providing more.

It is, therefore, essential that every local authority should begin its housing work by a complete survey of the existing dwellings in their district as well as the land available for new dwellings. The information thus secured should be properly recorded and made conveniently accessible, and on this should be based the town policy of the future.

INSPECTION AND INQUIRY.

The remarkable facts brought to light whenever there is a fairly complete system of house to house inspection or inquiry in a given area, show pretty clearly that there must be many districts where the local authorities, and those who elect them, are ignorant of the real conditions of housing in their areas. If inspection were made compulsory and the results known, the public demand for better conditions of living for the poor would become irresistible, and such complete information would be obtained as to existing accommodation that future needs could be estimated and provision made for them by a system of town planning and land purchase.

What Inspection reveals.—For example, in Liverpool during the two years 1903 and 1904, 37,443 nuisances were discovered through 19,362 complaints made by inhabitants, but no less than 162,921 nuisances were discovered as the result of a house to house inspection of 59,684 dwellings. There were 9,386 cellar dwellings in Liverpool in 1904, about 3,000 of which were occupied separately as dwellings by 9,160 persons.

Out of 22,488 sub-let houses 1,148 convictions for overcrowding were obtained before the local magistrates. During the year in question 2,174 new houses were erected and 293 taken down, including both public and private action.

Most useful work follows the knowledge of existing conditions. The Bishop of Wakefield says that it was shown through inspection that eight per cent. of the infant mortality in that town was directly traceable to damp houses.

In Manchester there has been a gradual reduction in the number of pail closets at the rate of about 700 per annum, privy middens 700 per annum, and wet middens 400 per annum. The death rate was reduced during the same period to 21·3 per 1,000.

A house to house survey in Coventry having shown that 593 houses were overcrowded, and at least 4,495 persons were living under conditions which were not good either from a moral or hygienic point of view; the result was a decision to adopt Part III of the Act of 1890.

Women Sanitary Inspectors in Liverpool visit houses at which births have been registered in the districts with heavy infant mortality, and leave cards of instruction with the mothers as to the care of infants, besides giving information when required as to the feeding of infants and other matters. In one month 1,869 such visits were made. They also visit school children suffering from minor infectious ailments, such as sore eyes, sore heads, and skin diseases, suggesting treatment and remedy in slight cases, and urging a visit to the doctor where necessary. In one year 3,491 such visits were paid, besides 1,821 visits to diarrhoea cases. In addition to these duties, they visited dirty and insanitary houses at the rate of about 18,000 per annum. Nearly all large cities with any pretensions to a proper sanitary service now have one or more women sanitary inspectors.

Supplementary Travelling Inspectors for large areas.—

In many districts, however, in the past, these house to house inspections have only been fragmentary and spasmodic, owing in many cases to inadequate staff or resources; hence an increase in the number, and efficiency of both medical officers of health and sanitary inspectors is required. A slight improvement is going on in this respect, accompanied by an increased tendency to appoint women. In 1904 there were 1,661 medical officers of health and 1,601 inspectors of nuisances (of whom 22 were women) appointed in the provinces, under the regulations of the Local Government Board. In London the similar appointments were 30 medical officers and 319 inspectors of nuisances, of whom 32 were women. The smaller authorities, however, especially in rural districts, can only get this work well done by availing themselves of the temporary and periodical assistance of a staff of peripatetic trained inspectors in each county, or other suitable area, all or some of whom could be available to reinforce the purely local staff for special work as a quinquennial house to house visitation. Local authorities who want to carry out a house to house inspection, under present conditions, find it difficult and costly to get satisfactory temporary additions to their staff, and some such plan as this would help them materially, and the results when recorded could be transmitted to the local sanitary authority who could retain all their existing powers for the necessary administrative action. In this way it would only be necessary for the larger authority to interfere with the actual sanitary administration of any given district in those cases where the local sanitary authority was seriously in default, as they would be if they allowed bad conditions to exist which were brought to their notice.

A Statutory County Sanitary Committee might be established in every county or other suitable area with advisory and default powers over matters connected with housing and sanitation. They should be the employers of the supplemental sanitary staff, and could so arrange the survey of their area as to cover the whole of it in the course of five years.

Record or Register of Housing Accommodation.—The Select Committee on Rural Housing have recommended that there should be not only inspection and survey, but what is perhaps the most vital and effective part of any scheme of inspection, that there should be established a record or register of the conditions of every dwelling occupied by persons of the working classes, giving the following particulars, which should be open to public inspection at the office of the local sanitary authority.

- (1) Situation and address ;
- (2) Rated occupier ;
- (3) Beneficial owner ;
- (4) Freeholder ;
- (5) Area of site ;
- (6) Number and description of rooms and offices in each house ;
- (7) Number of occupants and their sex and approximate age at time of survey ;
- (8) Sanitary condition of property ;
- (9) State of repair of house ;
- (10) Water supply ;
- (11) Rateable value ;
- (12) If let in lodgings, number of rooms and of lodgers.

For the purpose of securing information on these matters, Form A, as prescribed under Section 9 (3) of the Representation of the People Act, should be served on the owners of all dwellings used or to be used for human habitation, and should have extended clauses requiring information dealing with the points above-mentioned.

A similar suggestion was made by the Royal Commission on Labour, presided over by the Duke of Devonshire, which recommended :—

“That the owners of all houses let at a rental of less than £10 a year should be obliged to make an annual return to the sanitary authority, stating the number of persons in each cottage, their sex and age ; whether the house is provided with a proper water supply and a closet, and whether the premises are in good repair. We think that the obligation to make this return would have the two-fold good effect of periodically calling the attention of the sanitary authorities and of owners themselves to the condition of cottages.”

A Summary of the record should be furnished annually to the local authority, the Parish Council, the County Council, and the Local Government Board, and in the case of Rural District Councils, a copy of that portion of the register comprising the dwellings in any separate parish should be supplied annually to the parish council or to the parish meeting of such parish.

In Birmingham a special return prepared by the overseers showed that there were vacant dwellings as follows :—714 at 4/- or less per week, 1,500 at 5/6 or less per week, and 1,041 at 6/6 or less per week. These figures have been hotly disputed. A proper record would show the exact truth. At the same time there should be inspectors appointed

by the Government to supervise and assist the work, even of the larger authorities, especially in the direction of giving an independent report as to the extent to which existing powers were being utilised to remedy known and specific housing evils in the various areas. This is done in Hesse and Holland.

ADAPTATION OF DWELLINGS.

Several new schemes have been carried out under section 59 of the Act of 1890, on the lines of those described in the Housing Handbook (page 215), but unfortunately they have been confined to the adaptation of dwellings that are already in a rather bad state of structural and sanitary repair, and the scheme for "making down" decent but deserted or badly let middle-class streets into workmen's quarters, as advocated by Dr. F. J. Sykes and the writer (page 219), has yet to be carried out.

Quite a number of persons, fairly well off however, are claiming exemption from house duty on the ground that their dwellings come within the provisions of the Customs and Inland Revenue Acts, 53 and 54 Vic. sec. 26, and 55 and 56 Vic. cap. 25, sec. 4. In this connection it may be well to point out the requirements of the Medical Officer of Health for St. Pancras, who has specialised on this branch of housing reform, for not all the persons claiming exemption as above described have a dwelling complying with these conditions. They are best seen from the accompanying copy of the certificate of the Medical Officer of Health under the Act.

CERTIFICATE OF MEDICAL OFFICER OF HEALTH.

Having been informed that the assessment to Inhabited House Duty of the house described below will be wholly or partly discharged by the Commissioners acting in the execution of the Acts relating to Inhabited House Duties, provided that a Certificate of the Medical Officer of Health be produced, and having been requested to furnish the said Certificate, I hereby certify that I have examined the house described below, and am of opinion that the house is so constructed as to afford suitable accommodation for each of the persons inhabiting it, and that due provision is made for their sanitary requirements, these words being interpreted to mean that the house is so constructed:—

- 1.—That the common staircase is permanently ventilated at each floor level or by through ventilation, so as to break the common air connection.
- 2.—That there is at least one water closet, properly and efficiently supplied with water, for every twelve occupants or less on each floor, disconnected aërially from any dwelling in the interior of the building.
- 3.—That there is at least one draw tap and sink, with a constant supply of water thereto, for every twelve occupants or less on each floor.
- 4.—That the buildings are in conformity with the Building Acts and By-laws, especially as to damp courses, dry areas, concrete basements, etc.
- 5.—That the water supply is in conformity with the By-laws and regulations.
- 6.—That the drainage is in accordance with the By-laws and regulations.
- 7.—That each dwelling is so arranged as to be through ventilated from one front to another.
- 8.—That each of the habitable rooms is at least eight feet six inches in height and ninety-six square feet in area, and has a fire-place and chimney flue.

9.—That on each floor a sufficient space or open lobby is provided accessible to and for the use of the families on each floor, for the deposit of refuse, etc., and

10.—That accommodation for clothes-washing is provided sufficient for each family to occupy the washhouse and appliances one day in each week.

Name and Situation of House.....

Name of Owner or Agent.....

Date.....

Medical Officer of Health for the
Borough of St. Pancras.

The Glasgow Dwellings Company, described on page 216 of the Handbook, do not report quite so favourably on the adapted property. For nine years the Company paid a dividend of 4 per cent. to its shareholders, but in 1905-6 the dividend was reduced to $3\frac{1}{2}$ per cent., owing to an abnormal loss by unlet houses. There has been a general depreciation in the market for property of this kind and in this position, owing largely to the effect of rapid transit by electric cars, in redistributing the population mainly to the outside of the city. The amount lost in bad debts has increased for the same reason.

The Winchester Cottage Improvement Society also finds it a struggle year by year to pay its 4 per cent. in spite of most careful management.

Small Dwellings Act 1899.—Loans have been sanctioned under this Act up to 31st December, 1905, as follows :

5 County Boroughs.

Birkenhead	...	£ 3276	Liverpool...	...	£ 2176
Worcester	..	800			
West Ham	...	1042			10,847
Bristol	...	3553			

17 Urban Councils.

Erith (Kent)	...	£ 800	Cheshunt (Herts.)	...	£ 1160
Gillingham (Kent)	...	14924	Tonbridge (Kent)	...	800
Amble (Northumberland)	...	530	Tottenham (Middlesex)	...	250
Bedwelty (Mon.)	...	750	Enfield	...	1101
Cherton (Kent)	...	3312	Southall-Norwood		
Iford (Essex)	...	34720	(Middlesex)		815
Waterloo-with-Seaforth			Hanwell (Middlesex)	...	150
(Lancaster)	...	1430	Maldens and Coombe		
Barking Town (Essex)	...	5000	(Surrey)	...	240
Walthamstow (Essex)	...	4130			
Abersychan (Mon.)	...	945			71057

One Rural Council—Pontardawe (Wales), £340.

The total is only £82,244 in six years. The periods for repayment have been 33 per cent. under 20 years, 33 per cent. 20 years, and 33 per cent. from 25 to 30 years.

CHAPTER II.

SLUM ENDING AND SLUM MENDING.

SLUM DESTRUCTION.

We have first to consider the schemes for buying and clearing large slum areas, with subsequent rehousing or attempts at rehousing carried out by provincial towns.

LOCAL IMPROVEMENT SCHEMES AND RAILWAY BILLS.

Liverpool.—In September, 1902, a street-to-street examination of the whole of the city revealed the fact that 9,943 structurally insanitary houses remained to be dealt with, notwithstanding the fact that up to that period the Corporation had dealt with something like 8,000 houses, the balance, about 4,000, having been demolished by owners for the purpose of providing sites for business purposes. Since 1903, the Corporation has in a similar manner dealt with a further 400 houses, in addition to which 710 houses have been dealt with by an improvement scheme under the Housing of the Working Classes Act, 1890, Part I. A further 233 houses have been demolished by owners for business purposes, leaving a balance of about 8,600 still remaining to be dealt with, but as many of these are situated in wide open courts, and are very far removed from those which have been demolished, they do not consequently demand immediate attention. The total cost of these demolition operations has been nearly £490,000.

Glasgow.—The purchase and improvement of lands and buildings have involved the expenditure of £2,000,000, and new buildings have cost over £400,000. Property has been sold and feu duties created to the value of £1,000,000, and the municipality holds property valued at £880,000. The amount drawn from the rates in 30 years is about £600,000. The total revenue for the year ended 31st May, 1906, was £105,462 13s. 2d., and the expenditure £103,445 13s. 8d., showing a net surplus of £2,016 19s. 6d. The rate has never exceeded 3d. in the £.

Douglas.—The Council has spent £55,000 on clearance schemes, and £16,000 on three blocks of artisans' dwellings. Other new dwellings are to be erected.

SLUM BUYING UNDER PART I.

Between 1891 and 1905 inclusive, loans for about £2,200,000 for this purpose have been raised as follows:—

£		£		£	
Bath C.B.	10,012	Devonport C.B.	79,284	Portsmouth C.B.	4,000
Birkenhead C.B.	40,597	Dudley C.B.	180	Salford C.B.	69,940
Birmingham C.B.	30,100	Leeds C.B.	923,318	Sheffield C.B.	131,208
Bolton C.B.	4,540	Leigh B.	25,631	Southampton C.B.	61,005
Bournemouth C.B.	1,100	Liverpool C.B.	178,981	Stretford U.D.C.	26,650
Bradford C.B.	26,992	Manchester C.B.	285,005	Sunderland C.B.	8,245
Brighton C.B.	111,861	Plymouth C.B.	96,600	Wigan C.B.	76,598
Coventry C.B.	1,277	Prescot C.B.	13,120		

Details as to some of these schemes are given on pp. 45-51 of the Housing Handbook, but the following additional particulars may be of interest:—

Bath.—Lampards Buildings have been cleared, and 34 houses, containing 38 dwellings, situate in the upper part of the city have been erected to 1st November, 1906. Nearly all are tenanted. The rents are collected weekly, and give very little trouble. This has been rather a costly scheme owing to compensations to owners of

property and other charges, also owing to the fact that retaining walls had to be erected to support properties, etc., as the site is upon a very steep gradient. A wonderful improvement in the neighbourhood has been effected. Cost of erection of houses, £7,200; compensations, purchase of old properties, erection of retaining walls, street works, etc., etc., £9,500; total capital outlay, £16,700.

Birkenhead.—Cleared $2\frac{1}{6}$ acres of land and 238 houses, and built 18 cottage dwellings and 70 tenement dwellings. Four areas forming part of the last scheme, and containing 3,457 square yards and 95 houses, have been purchased, but the houses have not yet been demolished. Tenders for erecting 18 additional tenements are under consideration.

Brighton.—Cleared areas in Cumberland Place, St. James's Street, and Spa Street, at a cost of £105,892, less £15,587 received for land sold.

Devonport.—Cleared areas in James Street and Ordinance Street, and covered them with 105 tenement houses. Capital cost £48,277.

Leeds.—Carrying out scheme for clearing 75 acres. Cost £500,000.

Manchester.—Cleared Oldham Road and Pollard Street areas, five acres, costing about £107,000. Displaced 1,870 persons, and rehoused 1,824, at a cost of £113,922. Death-rate of district materially reduced.

Plymouth.—Cleared 7,973 yards and displaced 813 persons, at a cost of £34,667. Built blocks and flats to house about 1,600 persons, at a cost of £59,623 excluding land. Income £3,138. Expenditure £1,373, in addition to capital charges.

Prescot.—Borrowed £6,000 for clearance scheme for 80 years under Act of 1903, and carried out some of the work. In 1905 another sum of £1,750 was borrowed for completing the work.

Salford.—Cleared areas displacing 1,459 persons. Built municipal lodging-house for 285 persons, with block dwellings and cottages to house a total of 2,432 persons. Total capital expenditure £272,136, involving a subsidy of £3,217 from the rates.

Sheffield.—Cleared the Crofts area of about five acres, at a cost of £105,327, and built 124 dwellings on part of the site. Further dwellings are to be erected.

Southampton.—Area of about three acres cleared, and lodging-house and artisans' dwellings, flats, and cottages erected at total cost of £77,652.

Stretford.—Cleared area and built 20 double tenement houses.

Sunderland.—Cleared area at cost of £2 14s. 1d. per yard. Built 48 two-roomed dwellings at 3s 9d. and 4s. per week, and 36 three-room dwellings at 4s. 9d. and 5s. per week.

Wigan.—Cleared area. Built 160 cottages, and sold them recently.

SLUM BUYING UNDER PART II.

Schemes under Part II have been very few in number, and the total amount borrowed from 1890 to 1905 inclusive only amounted to about £116,000, made up as follows:—

	£		£		£
Coventry ...	145	Hereford ...	3,195	Manchester ...	22,995
Darwen ...	32,492	Lancaster ...	1,200	Ormskirk ...	960
Eccles ...	37,015	Leeds ...	10,983	Tamworth ...	6,001

The total amount borrowed under the Artisans' and Labourers' Dwellings Acts and the Housing of the Working Classes Acts by local authorities, *outside London*, in England and Wales, during the last 20 years was £4,653,133, out of a gross total of loans during that period for sanitary and other purposes of £119,663,112. About half this was spent on slum buying, and the other half in providing new dwellings. That is to say in 20 years little more was spent on housing the working classes than the cost of two battleships.

SLUM IMPROVEMENT.

Local authorities are beginning to recognise that the obliteration of the slums under the existing law is impossible on account of the enormous cost, so they are trying to brighten and improve them by letting in more light and air.

In Manchester the procedure now is :

1. A house to house inspection by the inspector.
2. The Unhealthy Dwellings Committee make a visit.
3. An order is made for repair, improvement, water supply, provision of paved back yard, or closing the dwelling, as the case may be.
4. A small subsidy is paid owners who convert pail closets into water closets.

Between 1885 and 1905 no less than 5,772 back to back houses were closed, and 4768 re-opened after the demolition of some to provide yard space, either by taking away the rear half of one row of houses or by demolishing alternate houses, and removing houses at the blind end of the numerous cul-de-sacs.

In Nottingham 205 houses were cleaned out and repaired in the year by order of the sanitary authority. The Medical Officer says, however, that :—"One of the greatest difficulties in the way of drastic action under Part II and the Public Health Act, is the fact that the closure of the houses concerned would mean financial ruin to certain thrifty people who, attracted by the relatively large return afforded while the houses remained open and occupied, and knowing nothing of the risk of owning such property, had invested their life savings in purchasing them. On the closure of the houses the income of these people ceased, and with regard to their indirect resources they were not in a position to obtain the means of rehabilitating them. Some steps ought to be taken to warn people and deter them from buying poor and decayed property, however large the immediate return from it."

The Worcester Town Council have been busy under Part II, but there have been objections to putting in a damp course to houses, and considerable opposition to the action of the committee from several agents and owners, one a member of the Council.

In London during the years 1903 to 1905 the average annual results of action under Part II were as follows :

	Houses represented.	Houses patched up.	Closing orders.	No action.
Eight Borough Councils ...	122	56	20	44

In the provinces during the years 1903 to 1905 the number of authorities taking action was about the same each year. Average annual results were :

Average number of Councils.	Average of population.	Average of houses represented.	Average houses patched up.	Average of closing orders.	Average of demolition orders.
41 County Boroughs	5,926,814	1,446	436	302	44
57 Boroughs ...	1,248,566	566	265	76	11
121 Urban Councils	2,004,723	1,295	774	146	16
186 Rural Councils	2,592,411	1,762	1,394	98	17
405	11,772,514	5,069	2,869	622	88

Several of the larger councils took proceedings under local Acts or under the Public Health Acts, and these are not included. On an average about 600 houses each year have been voluntarily demolished by the owners after being represented under the Act. The totals for the seven years ended 1905 were as follows:—Representations, 33,746; houses patched up, 17,210; closing orders, 4,220; demolition orders, 748.

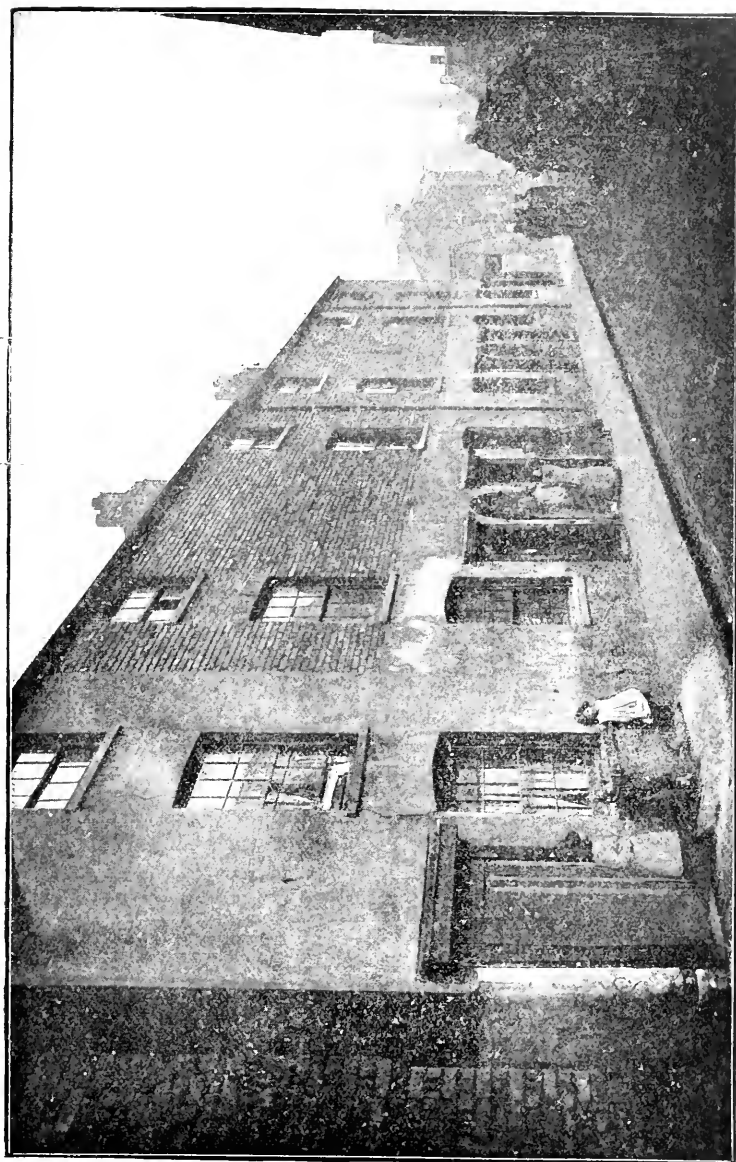
It will be noted that the reported representations were more numerous in proportion to population in the rural districts than in the other districts, but the proportion of closing and demolition orders granted was much smaller, being less than 6 per cent.

BIRMINGHAM.

Birmingham is a city with a population of 528,181 persons, living in 109,942 tenements, half of which are of four rooms and under, while between 30,000 and 40,000 of these are of the back-to-back type. The census of 1901 showed that there were 53,936 persons living under conditions of overcrowding in tenements of four rooms and under. On the other hand, it was reported by the Housing Committee in 1903 that the number of void houses in that year was as follows:—859 at 4/- per week, 1,912 at 4/- to 5/6 per week, and 1,729 at 5/6 to 6/6 per week, or a total of 4,500 houses. Be this as it may (and the last-mentioned figures are hotly disputed by some of the working class leaders), it is obvious that in a town containing just 110,000 houses built in the early days of the great industrial development in England, there must inevitably be a large percentage of “unfit” dwellings which ought to be kept empty till they are rendered less dangerous to health and life. Large numbers of the houses are in mean streets and courts, described in the following words by Dr. H. Bagster Wilson, Medical Superintendent of the Birmingham Mission:—

These streets, from which every suggestion of beauty has visibly departed till familiarity breeds a weary tolerance on the part of the observer who becomes accustomed to meanness, sordidness, decaying walls, patched windows, unhinged doors, nay, even to filthy and exposed public conveniences, and litter not only in every corner where the wind can drift it, but in the streets themselves, which form no little part of the nursery accommodation of the children swarming therein. Poor little mites, what other play-ground have they? I have seen them punched out and struck out, ill-clad, and munching at the last moment the crust of dry bread provided to sustain life and to produce Englishmen and Englishwomen of noblest physique, prepared to sing “Home, Sweet Home,” and “Rule Britanny!”

BEFORE.



BIRMINGHAM.

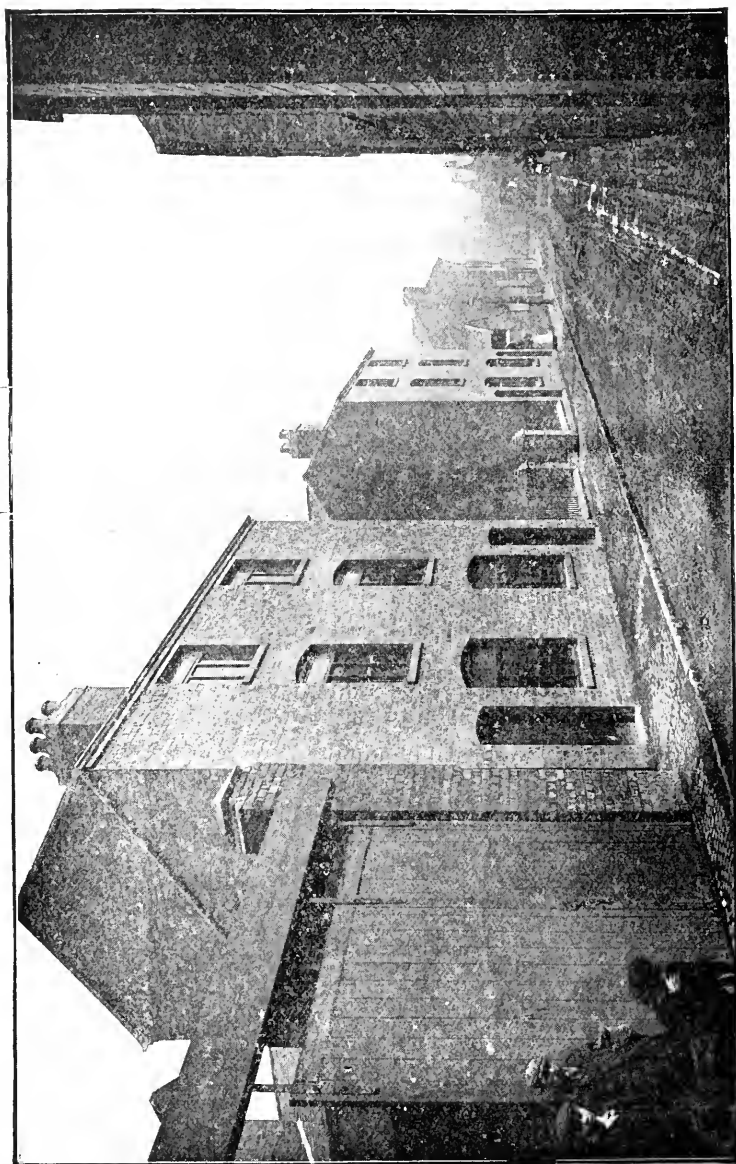
Nos. 6 to 11 Brass Street.

Showing buildings obstructive to Court at rear.

Action under Part II

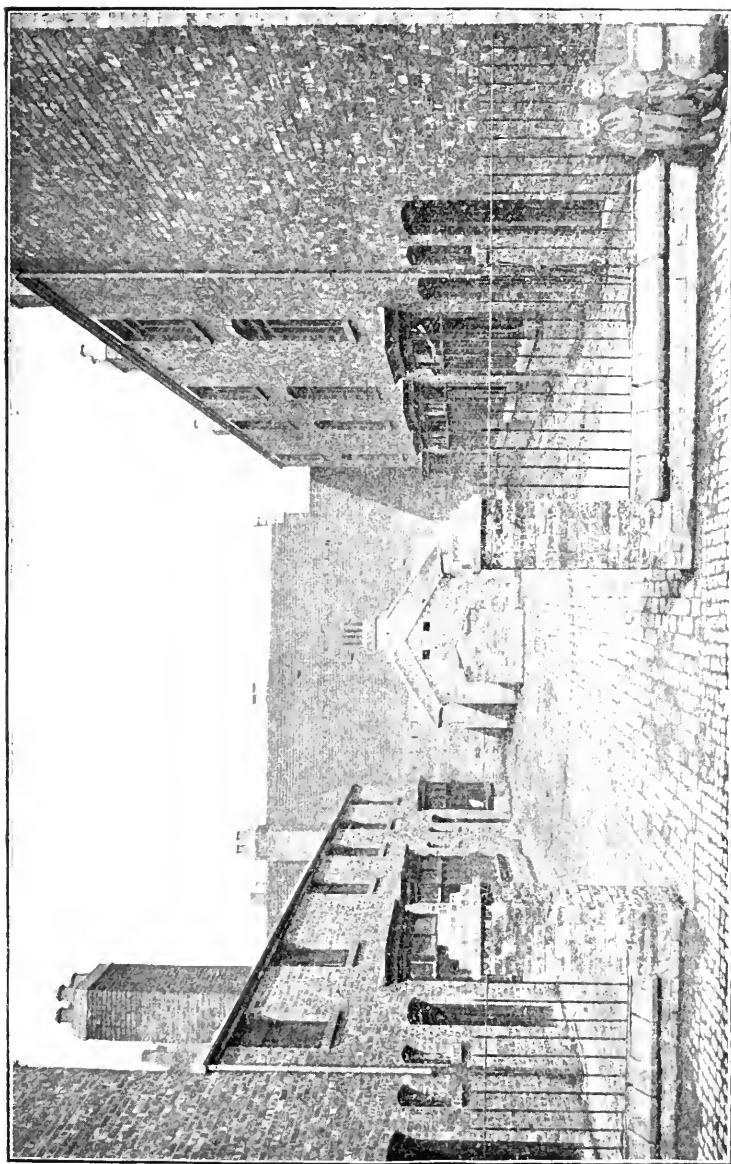
Buildings
removed.

AFTER.



BIRMINGHAM. Nos. 6 to 11 Brass Street.
Showing obstructive building removed, houses renovated and Court opened to street.

Buildings
removed.



BRASS STREET, BIRMINGHAM.
Showing Court opened up to street by the removal of obstructive buildings, Nos. 8 and 9 Brass Street.
Action under Part II.

But what are these archways, these long, low tunnels, where you may tread a child down as daylight fails, and through which your bicycle can scarcely be pushed? You enter one with a house on your right and one on your left. You pass along. Where does that house finish? Go on. You emerge into a dirty square, and now there is a house right and left, but *behind* you! Therefore those four houses must be back to back; two have the street pavement for a back yard, and the other two have a part of the square. They are "back-to-back" houses, and the square is a "court." As if the air of our area were not fetid enough to start with, society compels our people to live in homes round which, and through which, a free circulation of such air as there is, is absolutely precluded by bricks and mortar. However saturated with effluvia the walls may be, though one or two sick children may sleep with the healthy, or a man, slowly going to pieces through consumption, with wife and two or three children (perhaps half grown up girls) though most of the births, must take place in one of the (usually two) bedrooms, and the downstairs room is occupied from morning to night for every purpose except the night's rest, and is often crowded—*there is no through ventilation!*

A large proportion live in tenements of three rooms, that is there is one common room for kitchen, sitting-room, nursery, parlour, the same room for meals, smoke room, dressing and undressing of children, preparation of home lessons, sewing, nursing a sick child downstairs, etc., etc. Where there are children, home life is at times intolerable except where high principle rules, and, in any case, there is almost no scope for the development of the æsthetic side of existence when a whole family lives, moves, and has its being within an enclosure the size of a butler's pantry.

It is pretty clear then that the *quality* of much of the existing accommodation is very bad, and although opinions are divided as to sufficiency or otherwise in *quantity*, the margin is obviously too narrow. In twenty-five streets, with a population of 9,878, there were 1,559 deaths in five years, or a mean death-rate of 31·6 per 1,000.

The following figures were published in 1903 by two of the leading workers in the Birmingham Medical Mission (Messrs. H. Bagster Wilson and George B. Wilson) relating to the Floodgate Street area at Birmingham.

The area consists of seventy-six acres, and has a population of about 7,000. The death-rate in the area was 32 per 1,000, as against 16 per 1,000 for the whole town. The infant mortality rate was 252 per 1,000 births, as against 157 per 1,000.

A medical mission treated in less than three years 1,146 cases of sickness, the greater proportion due to preventable causes. All the denizens of the area lived in a state of under-health or non-health.

Out of a population of under 7,000, the recipients of public or private charity numbered 2,500 in these proportions:

General Hospital	...	...	...	625 cases.
Workhouse Infirmary	...	...	...	150 "
Orders for Workhouse (half-year)	...	...	...	227 "
Orders for medical relief (half-year)	...	...	...	37 "
Orders for poor relief (half-year)	...	...	...	48 "
Cases treated by Medical Mission	...	...	...	280 "
At City Asylum	...	...	...	9 "
Children clothed	...	...	...	162 "
Children fed at school in winter	...	...	...	230 per day.
Convictions of all kinds	...	...	...	388 cases.
Complaints investigated by Society for Prevention of Cruelty to Children	...	...	...	21 "
Charity in money or goods	...	...	...	£500 a year.
Cost to the public, not less than	...	...	...	£10,000 "

In October, 1901, an unhealthy area in the parish of St. Lawrence, was "represented" by twelve ratepayers, under sec. 5, Part I of the Housing Act, 1890, and reported accordingly by the Medical Officer

of Health. After investigations by the Housing Committee it was decided in March, 1902, that as schemes under Part I had everywhere proved to be expensive, cumbrous, and subject to delays and hitches of all kinds, it would be preferable to deal with the area under sections 30 to 38 of Part II of the Housing Act 1890, by removing obstructive buildings, and either closing or securing the improvement and repair of unhealthy houses.

The city of Hull had already done a great deal of work on these lines, for between June, 1898, and May, 1902, no less than 1,425 houses had been represented under Part II, and 362 buildings of various kinds demolished, on a total area of 16,861 square yards. Under the vigorous and able leadership of Councillor Nettlefold, the Birmingham Housing Committee have since followed up this policy, and have improved even upon the example of Hull. Between January, 1902, and December, 1906, no less than 3,303 houses were represented by the Medical Officer of Health under sections 31 and 38 of the Housing Act of 1890. The law with regard to this work will be found in the Housing Handbook (pp. 30-32, and App. 13 and 15), but it may be both interesting and instructive to give a few details as to the practical methods, the nature of the difficulties, and the general results. In the year 1904, Dr. Robinson, the Medical Officer of Health for Birmingham, described the kind of dwellings dealt with by the committee as follows :—

A large proportion of the houses are badly constructed, and have unhealthy surroundings. Most of these have damp floors in the lower rooms through the tiles being laid on the bare earth. The walls are damp from absence of any damp course, from defective brickwork and pointing, and from defective spouting. The woodwork is decayed and rotten from damp. The surfaces of the walls and ceilings are not smooth and hard, and therefore allow of the accumulation of dust and dirt. In many cases the filth of ages is accumulated above the lathing of the ceilings and behind skirting boards and wooden dados erected to hide damp.

In addition to the above, the environment of such houses is distinctly bad. In many there is insufficiency of daylight. In a large number there is no chance of getting a reasonable supply of fresh air, from the fact that the houses are built in crowded courts.

In many of these courtyards pan closets still exist. The stench from these, even when the pans are empty, pervades the courtyard, and can be smelled in the interior of the houses. These closets, like the houses, are of the cheapest and most slim construction. They are constantly getting out of repair. They are, like the yards, used by more than one house, and it is only reasonable to expect that one tenant will object to cleanse away filth made by another.

The method of procedure is clearly and fully described by Councillor Nettlefold in his recent report on "A Housing Policy," pp. 39-46. It is briefly as follows :—

- 1.—Houses are represented to the Housing Committee by the Medical Officer of Health as being unfit for habitation.
- 2.—Notices are served on the owners to make such houses fit.

The name and address of the owner have to be traced and notices served. This is often a very lengthy business ; owners of slum properties are not always anxious to disclose their names. In the case of obstructive buildings, the proceedings are also very tedious, so the Housing Act requires the co-operation of all the interests before the houses can be removed, and it is often necessary to deal with freeholder, lessee, sub-lessee, and mortgagee, before finally proceeding against any obstructive building.

3.—Owners are invited to interview the authorities before spending any money, so as to avoid useless expenditure through failing to know what was required of them.

Every endeavour is made to consider each case from the point of view of the property owner, as well as from that of the local authority. Negotiations are often delayed by the property changing hands once, twice, and sometimes even three times before some one is found willing to undertake the necessary repairs. Even then the negotiations often take a considerable time, after which the work itself has to be carried out.

Under the provisions of the Act, considerable time has to elapse after the notices have been served, to allow the owners an opportunity of taking action on their own account. In Birmingham it is usual to allow more than the statutory time to elapse, in consequence of a wish to this effect frequently expressed by the local magistrates. Specifications of work to be done are supplied when asked for.

4.—If negotiations with the owner fail, legal proceedings are taken and closing orders are applied for.

When closing orders are granted progress is greatly helped, but when adjournments are allowed great difficulty is experienced in getting the necessary repairs promptly and efficiently executed.

There are other houses and courts where repairs have been executed by property owners themselves, not under the supervision of the Corporation, but under adjournments granted, in spite of the strongest and clearest evidence given by well-known authorities of the highest possible standing. Work done under these adjournments has not been done thoroughly, and has brought discredit on the Birmingham Corporation in the minds of those who thought it had been supervised by the Housing Department. That is not all. Repairs done under adjournments invariably cost the property-owner more in the long run than repairs done under the supervision of the Housing Department. There is, therefore, the double disadvantage of work badly done and greater expense to the individuals concerned.

The following are instances of houses repaired under adjournments where the work has not been satisfactory done :—

No. 41, Clarkson Street	...	...	...	Adjourned eight times before house was repaired. Work unsatisfactory.
No. 51 Court, Summer Lane	...	...	...	Six adjournments. Work unsatisfactory, and yard unpaved.
No. 1 Court, Banbury Street	...	...	...	Five adjournments. Work unsatisfactory.
No. 27 Court, Hatchett Street	...	...	...	Four adjournments.
Nos. 6, 7, and 8 Courts, Cecil Street	...	...	...	Six adjournments.
No. 14 Court, New John Street	...	...	...	Four adjournments.

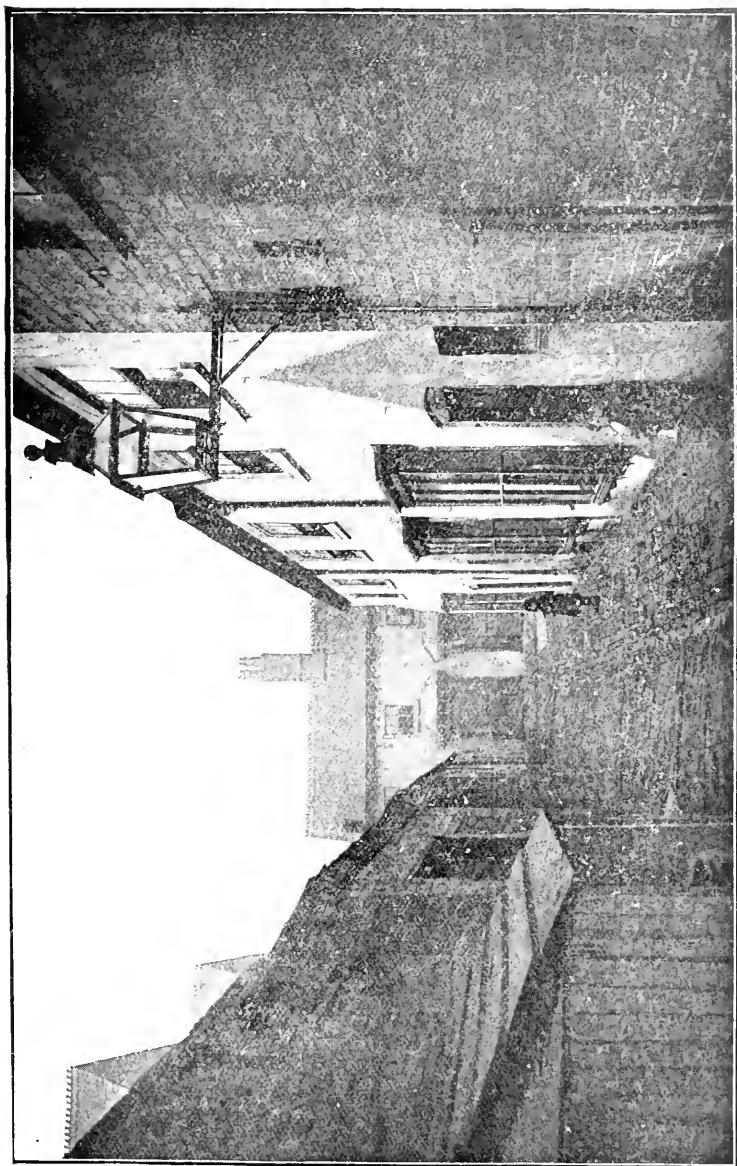
Each adjournment puts extra and unnecessary expense on the ratepayers.

The following statement by Councillor Nettlefold of work done is well worthy of consideration.

Work done by the Birmingham City Council Housing Department from January, 1902, to December, 1906 :—

Houses represented as unfit for habitation	...	...	...	3,303
Houses rendered habitable	...	...	...	1,203
Houses undergoing repairs	...	...	...	312
Houses demolished	...	...	...	520
Notices unexpired	...	...	...	1,268
Closing orders obtained	...	...	...	923

BEFORE.

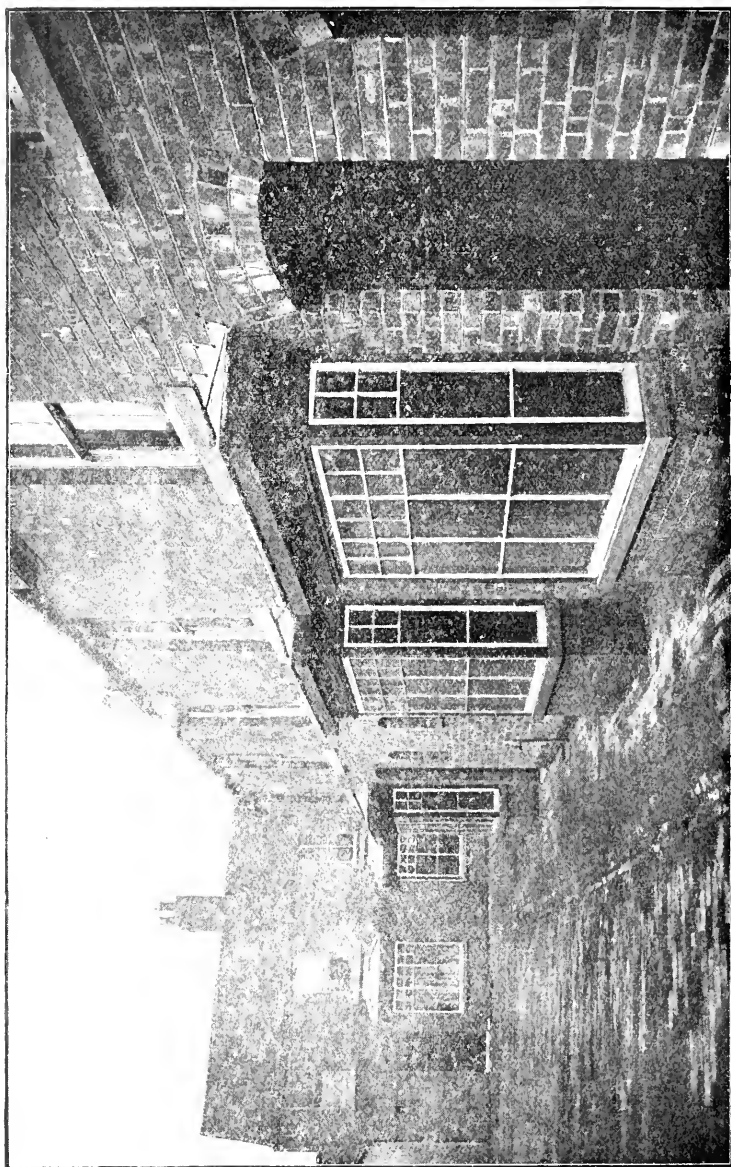


BIRMINGHAM.

Court, between 294 Summer Lane.
Showing cramped, confined, and insanitary Court before work of repair was commenced.

Action under Part II.

AFTER.



BIRMINGHAM.

Court, back of 294 Summer Lane.

Showing houses in Court repaired, and out-houses and obstructive buildings removed.

Action under Part II.

In addition to the 1,203 houses rendered habitable, 267 have been repaired without notices. In every case the pan closets have been converted into w.c.'s, with new drains, the latter being provided with inspection chambers, intercepting traps, vent shafts, etc., which in some cases incurs a considerable expense to the owners.

Of the 1,268 outstanding, 318 are awaiting the statutory time limit (including three months suggested by the Justices), and in 189 cases proceedings are being taken for demolition. This work has cost the Corporation nothing beyond small legal charges. In the remaining 761 cases negotiations are proceeding for the removal of obstructive buildings, etc.

Fifty-six courts have been opened to their respective streets by the removal of 94 houses, at a cost to the Corporation of £3,132 5s., and at a cost to the owners, including repairs done to houses in the courts, of approximately £30,000, showing an expenditure by the owners of nearly £10 for every £1 spent by the Corporation.

These figures apply exclusively to courts that have been opened out by the removal of obstructive buildings.

Numerous properties have been repaired and reconstructed according to the Committee's specifications, and under the supervision of their inspector, at a cost to the owner varying from £200 to £1,400 per property, without any expenditure by the Corporation.

The photographs of courts herewith, showing what they were before being dealt with by the Housing Committee, and also the present conditions of the same courts, will be interesting and instructive.

The objections urged against extending this procedure on a large scale are :—

- (a) That it forces up rents by amounts variously estimated at 6d. to 1/- per week.
- (b) That the number of bad houses is so great that the process of selection can only be arbitrary.
- (c) That it inflicts great financial losses on persons ill able to afford them, especially in the case of those who have acquired the short unexpired period of a lease.
- (d) That in a few years the property will be bad again, and that in the meantime the site, surroundings, and structure are so saturated with deleterious matter that even completely renovated houses cannot be really healthy without demolition.

Another serious objection, however, is that in the present state of the law the magistrates will not enforce really adequate improvement of the dwellings. The Birmingham bench of magistrates, for example, had to deal with a case in which the *minimum* requirements of the Committee were as follows :—

(1) All decayed and loose tiles to be taken out and roofs repaired ; (2) vent shafts to be fixed to the drain at the building line ; (3) sanitary sinks and water service to be provided at each house, with 4-inch gullies to take the discharge ; (4) new casement windows to be provided to bedrooms where necessary, and at least one-half of the window area to be made to open ; (5) ventilated food cupboards or pantries to be placed in four of the houses where they are not already provided.

The case came before the court twice, and it was alleged that the owner had gone on with repairs to the houses without consulting the authorities, and that, in their opinion, the work was very badly done, and amounted to nothing more than slum-patching. On the suggestion of the Bench a note was then given to defendant setting forth the committee's requirements. A difference of opinion arose on the five points insisted on, and the committee were prepared to say that unless they were carried out the houses were unfit for human habitation, but they left the case in the hands of the Bench. If the justices decided that the requirements were unnecessary, then there would be an end of the matter.

Dr. Robertson, the City Medical Officer of Health, said he was of opinion that sinks and an inside water supply were absolutely necessary in town districts. Often the dirty habits of tenants were attributable to the fact that they had to go outside for water.

The owner's representative said they did not see their way to give in to the Housing Committee on the third requirement. They were strongly advised that sinks would spoil the property.

Evidence for the defence was given by an estate agent, who regarded sinks as objectionable additions to this class of property.

Eventually the Bench decided that the third requirement as to sinks and water service need not be carried out at the present moment, but a better outside water supply should be provided.

THE CAMBERWELL EXPERIMENT.

Reference to the Camberwell Experiment was made in the Handbook (p. 220), and as the scheme has been in operation five years, some idea can now be formed of its working and its lessons. Briefly stated, the experiment is an attempt on the part of the Metropolitan Borough of Camberwell to reconstruct and improve the Hollington Street insanitary area, consisting of nineteen streets, containing about 571 houses, by gradually acquiring the various leasehold and freehold interests in the property under Sec 57 (2) of Part III of the Act of 1890, instead of making a scheme under Part I.

The original state of the district is thus described by Mr. Charles Book (*Life and Labour of the People*, Vol. 1, p. 273).

Of the bad patches the most hopeless is the block consisting of Hollington Street, Sultan Street, and a few more lying to the west of Camberwell Road. It is the despair of the clergy, who find it impossible to put any permanent social order into a body of people continually shifting, and as continually recruited by the incoming of fresh elements of evil or distress. Bad building, bad owning, mismanagement on the part of the Vestry, and apathy on the part of the Church, have each had their share in bringing about the condition of things which now demands and tasks the best united efforts of us all to put right. This block, as is so often the case when bad conditions triumph, is without thoroughfare . . . and it would seem that no radical change can be made in its fortunes except by altering this.

Mr. George R. Sims also wrote in the *Daily Telegraph*:

I knew something of Hollington Street—its hopeless poor, its criminals, its haddock smokers, its human wreckage, and its environment in the old days. This, until recently, was one of the most hopeless districts of London. Here vice and poverty pigged side by side, nauseous trades which poisoned the atmosphere were carried on in dwelling houses; ruffianism was rampant and crime found a harbour of refuge.

Procedure.—The Housing Committee's plan which offered the best hopes of success, and the only possible means of providing the very poor with housing accommodation, at the low rents they are able to afford was :

1. To gradually purchase house property in the area by agreement, as opportunity offered.
2. To demolish the worst of the old houses, and rebuild good cottages or flats on the site.
3. To adapt and put other houses into sanitary repair, by expending on whitewashing and repairs what would be the landlord's profit over and above the return on capital outlay, which of course the Council would require to provide.
4. To let light and air into the narrowest and most shut-in streets by removing obstructive buildings and making new thoroughfares.
5. To remove nuisances from the yards, and to prevent filth accumulating on the surface of the street, by putting down easily cleaned asphalt.
6. To make the pavements wider and plant trees at the sides of the roads.
7. To continue to let the houses out to the poorest class of tenants at a very low rental, and under better sanitary conditions.
8. To endeavour to reduce sub-letting to a minimum, by making the Council as far as possible direct landlord to every tenant, thus getting a higher rental return without any increase on the part of the tenants.

In pursuance of this policy the Council has acquired an interest of some kind or other in just 500 houses, at an average cost of about £100 for the freeholds and £160 for the leaseholds. The total loan expenditure on purchases so far has been about £60,000, and the amount spent on adaptation has been about £6,000, which works out at about £45 per house dealt with, or £6 10s. per room, thus bringing the total cost of each six-roomed house to £300 freehold or £50 per room.

It will readily be inferred from these figures that the Council has done only a minimum in the way of adaptation and structural repairs, and as most of the houses are very badly built it would be extremely difficult to do anything in the nature of really effective structural rearrangement or improvement, except at a greater cost than building a new house. Hence the appearance of the adapted dwellings leaves a great deal to be desired, and the Council are somewhat reluctant to enforce strict rules as to cleanliness on the somewhat difficult class of tenants they have to manage. It can, however, be said for the social results of the scheme, that the Council are becoming the owners of the area without displacing the tenants, and that as regards surroundings and simple sanitary accommodation, the people are 30 per cent. better off without having their rents increased, while the frequent cleansing and the improved standard of sanitation—poor though it may be—is having its effect on other adjacent properties belonging to private landlords.

The Council has also widened the present footways of Crown, Hollington, and Sultan Streets, taking up the old paving and substituting asphalt for footways and roadways, and planting trees along the footpaths. Beckett Street, long notorious for its 10ft. roadway and insanitary houses, has now a roadway double the width and good sanitary houses have been built. Baily Street, a new 40ft. road, is nearly completed, and will open up the neighbourhood.

The houses on the north side of Beckett Street were so bad that they were demolished. They cost £1,050 for the leasehold and £1,700 for the freehold, and with £750 for the freehold of an adjoining block, a site was provided for the erection of four houses of six rooms and two sculleries, or 24 rooms and 8 sculleries, besides 18 flats of two rooms and a scullery, or a total of 60 rooms and 26 sculleries. The cost of building by direct labour was £3,403 or £57 per room, and 6·16 per foot cube.

Financial Results.—Assuming the cost of acquisition and subsequent adaptation or repair of the 571 houses to average £300 per house, the total cost of acquiring the area will be about £170,000.

The first purchase of property was made early in 1902, and during the first two years the accounts showed surplus balance in hand, owing to the fact that only a few loans had been taken up in respect of part of the purchases, and consequently only a small sum appeared for loan interest and redemption. Moreover, during the first year no expenditure was incurred out of revenue for repairs, these being capitalised and spread over five years. The following is a short summary of the accounts during the five years to 31st March, 1906:

INCOME.			EXPENDITURE.		
	£	s. d.		£	s. d.
Gross Rental	16,210	3 6	<i>Working Expenses—</i>		
Less—			Rates, Taxes,		
Empties ..	1672	12 0	Insurance		
Irrecoverable			and Water	3813	12 5
Arrears...	699	17 0	Repairs 15 per		
Allowances	120	12 2	cent. on gross		
			rents ...	2192	7 7
Total Income	2,493	1 2	Repairs Fund	779	8 0
Deficit ...	13,717	2 4	Management and		
	*1,589	0 11	Sundries	1153	13 1
				7939	1 1
			<i>Loan charges—</i>		
			Interest ..	2835	0 7
			Repayment	2539	6 10
				5374	7 5
			Ground Rents	1992	14 9
	£15,306	3 3		£15,306	3 3

*The deficits from previous years bring up the total to £4,470, and a rate of $\frac{1}{2}$ d. in the £ has been recommended to wipe this out, instead of keeping the amount in a suspense account until the gradual acquisition of the properties, and the expiration in 1909 of some temporary loans improves the finances and wipes out the deficit.

THE KENSINGTON EXPERIMENT.

The Notting Dale area of this royal borough adjoins the Shepherd's Bush terminus of the "Twopenny Tube," and has had a population of 4,000 living under sad conditions for years. The general death-rate was 49·5, and the infant death-rate during a period of five years reached the appalling figure of 45·4 per 1,000 births registered. With a view to retaining the tenants by avoiding an expensive demolition scheme under Part I, the Council decided to buy and adapt the dwellings in Kenley Street under Part III, sec. 59 (2) (3). Owing to the obstacles placed

by the existing law in the way of public bodies buying property at its market value, the first purchases were effected without publicity from a fund advanced on the personal responsibility of the Mayor. In this way the freehold ground rents of 28 houses in Kenley Street, ground leases with possession of six of these, a freehold at 16, Tobin, Street, and a leasehold ground rent of £20 per annum on five houses in Hesketh Place and Thomas Place were acquired at a total cost of £12,335. At first freehold ground rents, privately purchased, were £200 per house, but afterwards the Council had to pay £300 when it was known the Council was buying. The houses on the north side with four habitable rooms, were as a rule let at 16/- per week, nearly half the rooms being sublet by house farmers at rents as high, in some cases, as 1/- per night for a so called furnished room. In buying the leasehold and other interests there were, as a rule, two or three persons interested in a single property, whose solicitor's and surveyor's charges had to be paid. It was decided to remodel the 26 houses on the north side, which had two floors and no basements. The improvements comprised new floors, ceilings, and partitions, increased light and ventilation, with the addition of a separate scullery and sanitary convenience to each of the 52 tenements made out of the 26 houses, to some of which a new living room was added, making three-room tenements. The high yard wall of the houses was replaced by an iron railing; new ranges, stoves, dressers, larders, and cupboards were also fitted.

This section of the scheme may be thus summarised:—Twenty-six houses adapted, providing 31 three-room suites and 21 two-room suites, at a cost of £8,159, or rather over £60 per room.

Two houses were pulled down and replaced by a three-storey house, containing six two-room dwellings, with scullery and lavatory complete, at a cost of £1,552 or £129 per room—far too high an amount.

The south side of Kenley Street being only 16ft. 7in. in depth, and with no space at the rear, the building line was brought forward, and six detached blocks, with 36 two-room dwellings costing £116 per room, were constructed. In the process of reconstruction of the area the road was widened by 4 feet, and 1,500 square feet added to Avondale Park adjoining.

The houses in Hesketh and Thomas Place were converted into 26 single room tenements, at £92 per room, making a total of 120 tenements with 245 rooms. Unfortunately, most of the old tenants have gone, only 84 out of 350 being rehoused on the area, the other tenants coming mainly from the surrounding neighbourhood. This experience emphasises the fact that the majority of the really inveterate slum dwellers will escape living in dwellings where their sanitary standard of living is compulsorily raised, but even more where their method of getting a living is not exactly regular or reputable, as was the case with many of the old residents in the Notting Dale area.

The freeholds and leaseholds of the 50 houses with 200 rooms cost £23,045; law and other expenses £1,500; rebuilding, remodelling, repairs, and architects' fees £20,485. Total £45,030.

The financial aspect of the scheme is seen in the following estimates of income and expenditure :—

INCOME.						EXPENDITURE.							
	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.
8 single-room suites at 3/6	1	8	0				Fire Insurance	...	12	15	0		
18 single-room suites at 4/-	3	12	0				Rates	...	340	0	0		
18 two-room suites at 6/6	5	17	0				Taxes	...	63	0	0		
42 two-room suites at 7/-	14	14	0				Water	...	45	0	0		
12 three-room suites at 7/6	4	10	0				Caretaker	...	78	0	0		
19 three-room suites at 8/-	7	12	0				Repairs, cleaning, etc.	...	150	0	0		
Cottage, yard, etc., at 26/-	1	6	0				Loss of rent, two weeks	...	79	5	0		
	38	19	0				Gas	...	36	0	0		
Equal to per annum				2,025	8	0	Contingencies	..	20	0	0		
							Establishment charges	100	0	0			
											924	0	0
											1,101	8	0
							Add freehold ground rent (until Christmas, 1929)	...		19	0	0	
							Net income	...	1,120	8	0		

LOAN CHARGES.

£45,030 at 3½ per cent.	...	1,576	(Interest first year)
Annual instalment	...	750	(Assuming 60 years' loan)
		2,326	
		1,120	
		1,206	Estimated charge on rates to Christmas, 1929 (decreasing annually as loan is paid off by £26 5s.)

In 1929 the rack rents of the Hesketh Place and Thomas Place properties, estimated at some £285 per annum, will be receivable by the Council, which will thus reduce the charge by some £266 per annum.

It should also be noted that the ultimate net deficiency of (say) £940 per annum, will be almost met by the annual instalment of principal, and if the central government would treat Kensington as it treats Ireland in the matter of loan charges, they would only be £1,463 per annum, and the whole scheme would be practically self-supporting. At the same time reasonable alterations in the law and practice of slum buying and building would quite easily have reduced the capital outlay by 30 per cent., although even under present conditions, Kensington has paid too much for building its new dwellings.

CHAPTER III.

DWELLINGS BUILT BY LOCAL AUTHORITIES.

LATEST AVAILABLE STATISTICS.

The preparation of a fairly full and up-to-date record of the various municipal housing schemes throughout the country has made it necessary to adopt some method of stating the work done and the financial results in each case, which will give the essential information while keeping within the limits imposed by space. For this reason the main facts as to each housing scheme are put in tabular form for reference on the following pages, so that any person wishing to visit the municipal dwellings in various towns will find in the tables a sufficient guide in nearly every case as to the size of the town; the locality of the houses; the approximate date of erection; the number and kind of dwellings built; the area of the site; the cost or housing valuation of the land; the cost of roads and sewers; the cost of building per house and per room, with full particulars as to the weekly rents charged to the occupiers.

In order to show the extent and character of municipal housing during the last five years, since the publication of the Housing Handbook, the additional or newly included dwellings have been marked in the tables with an asterisk. It has been a work of considerable difficulty in some cases to get accurate official particulars sufficiently complete to supply the necessary information on each point, but it is believed that the various tables include 99 per cent. of the municipal dwellings built under the Housing of the Working Classes Acts up to the end of the year 1906.

A close examination therefore of these tables will furnish students of the housing question, whatever their point of view may be, with some useful data for assisting them to arrive at fairly reliable conclusions on a number of vital points connected with the solution of this great and intricate problem.

A summary of some of the principal features of the work done may, however, also be useful to all concerned, and the following figures, which are as substantially accurate as it is possible to get them, can in nearly every case be corrected by reference to the tables themselves.

ACTION UNDER PART III.

Appended are particulars as to the number of Councils that have adopted Part III, the amount of loans granted, the usual loan periods, and the names of certain Councils who have adopted the Act, but as to whom the available details are not complete.

Part III has been adopted by the London County Council, 12 Metropolitan Borough Councils, 28 County Borough and 41 Town Councils, 49 Urban District Councils and 12 Rural District Councils, or a total of 142 Councils.

During the years 1890-1905 loans were sanctioned under Part III for about £2,000,000 as follows:—

	£		£
5 Rural District Councils ...	10,300	16 Non-County Boroughs..	182,551
40 Urban District Councils...	512,305	25 County Boroughs	...1,223,345

Before 1903 about 85 per cent. of these loans were for periods of 40 years and under.

Under the Act passed in 1903 loans may now be granted for 80 years, so that 80 years is the normal period in respect of the land, and 60 years in respect of the buildings. In 1905 the periods were as follows: 80 years, 25 per cent.; 60 years, 20 per cent.; 55 years, 28 per cent.; 48 to 52 years, 13 per cent.; under 40 years, 14 per cent.

The following districts, not otherwise mentioned, have adopted Part III of the Housing of the Working Classes Act, 1890:—

Abercarn U.D.C.	Ebbw Vale U.D.C.	Ossett T.C.
Annfield Plain U.D.C.	East Grinstead R.D.C.	Panteg U.D.C.
Ashton-under-Lyne T.C.	Greenford U.D.C.	Quarry Bank U.D.C.
Basingstoke T.C.	Hanley T.C.	South Molton T.C.
Bedlington U.D.C.	Hertford T.C.	Stockton-on-Tees T.C.
Bedwellty U.D.C.	Ham U.D.C.	Selby U.D.C.
Blaydon-on-Tyne U.D.C.	Hanwell U.D.C.	Spalding R.D.C.
Blackburn C.B.	Hartlepool T.C.	Stourbridge U.D.C.
Bonsall U.D.C.	Lancaster T.C.	Tamworth T.C.
Brynmaur U.D.C.	Lichfield T.C.	Tunbridge Wells T.C.
Cardiff C.B.	Marlborough T.C.	Tunstall U.D.C.
Cheltenham T.C.	Morpeth T.C.	Twickenham U.D.C.
Consett U.D.C.	Nantyglo & Blaina U.D.C.	Wimbledon T.C.
Cowentry C.B.	Nantwich U.D.C.	
Cwmlish U.D.C.	Newport (Mon.) C.B.	

The following Councils have adopted Part III, and have borrowed money to begin schemes for building cottages:—

Name of Council.	Amount borrowed.	Purpose of loan.
Alnwick U.D.C. ...	16,620	Land and buildings.
Bodmin T.C. ...	—	—
Brentwood U.D.C. ...	6,000	Land and buildings.
Chiswick U.D.C. ..	—	—
Dudley C.B. ...	—	Land.
Edmonton U.D.C. ...	—	Land for 86 cottages.
Hendon U.D.C. ...	1,255	Land.
Malpas R.D.C. ...	2,500	Land and cottages.
Rotherham T.C. ...	11,427	Land.
Wood Green U.D.C. ..	3,300	Site.
Workington T.C. ...	3,315	Land and 18 cottages.

The municipal dwellings erected include common lodging houses, block dwellings, tenement houses, cottage flats, and cottages. Appended are details as to number, cost, and financial working of the municipal lodging houses brought up to date (cf. pp. 62-66 Housing Handbook).

MUNICIPAL LODGING HOUSES.

TOWN.	Beds.	Total cost.	Cost of building and furnishing per head.	Charge per Night.
Aberdeen	252	£18,363	£61	5d.
*Belfast (1902)	222	12,310	55	6d.
Croydon	{ 84 men 17 women }	7,435	71	men 6d., women 5d.
Darwen (1898)	{ 110 men 20 women }	7,920	61	5d.
Glasgow—seven (1871-79)	{ 2,166 men 248 women }	107,000	39	3½d. and 4½d.
Huddersfield (1880) ...	{ 163 men 12 women 10 double }	7,500	38	{ 3d. and 5d. 5d. 6d.
Lancaster (1896)	99	750	Adapted.	4d.
Leith (1894)	200	8,833	41	5d.
London—				
Parker St., Drury Lane	345	22,816	66	6d.
*Carrington House ...	802	54,885	68	6d.
*Bruce House	699	49,600	70	6d. and 7d.
Manchester (1899) ...	363	26,148	65	6d., or 3 - week.
Salford (1894)	285	16,880	51	6d. or 2s. 9d. week
Southampton (1899) ..	181	15,837	87	6d.

* Built since the publication of the Housing Handbook.

TOWN.	Receipts.	Expenses.	DETAILS OF EXPENSES.				
			Interest on Loans.	Repayment of Loans.	Working Expenses.	Repairs &c.	Rates, Taxes, and Insurance.
	£	£	£	£	£	£	£
Aberdeen (2 years)	1,865	1,937	783	inclusive	1,155	inclusive	—
Belfast (1 year) ...	1,713	1,730	279	168	584	607	92
Darwen (1 year) ...	497	990	225	217	470	19	59
Huddersfield (2 y'rs)	982	919	125	—	592	117	86
Lancaster (4 years)	424	474	100	—	308	54	18
Leith (3 years) ...	1,465	1,180	177	200	575	122	106
London—							
Parker Street ...	2,942	2,844	655	196	1,422	230	341
Carrington House	4,967	3,768	1,740	357	2,440	600	728
Manchester (4 years)	3,890	4,324	—	—	2,030	450	272
Salford (3 years) ...	2,075	2,621	460	336	1,314	305	223

The seven Glasgow lodging houses show receipts £13,282, working expenses £9,237, net return £4,045, equal to £3 10s. 9d. per cent. on the original capital outlay.

Other lodging houses have been or are being provided at Blackburn, Bury, Paisley, and Perth.

Glasgow Municipal Family Home.—The charges have been modified as follows :—

Widower and one child	...	...	...	7s. 4d. per week.
„ two children	...	...	...	8s. 8d. „
„ three „	...	...	...	9s. 6d. „
„ four „	...	...	...	11s. 6d. „
„ five „	...	...	...	13s. 6d. „

These charges include lodging for men and board and lodging for children. The tariff for board for adults is, breakfast, 2½d. ; dinner, 4d. ; tea, 3d. Nurses are provided without any extra charge.

The average daily number of inmates of the Home, computed for a period of three months in 1905, was 240, and this may be taken as roughly representing a general average.

The average income for three years was about £3,000, and the average expenditure was about £3,300.

SUMMARY OF TABLES.

The total number of dwellings of all kinds dealt with in the tables is as follows :—

12,165 block dwellings, with 27,523 rooms.	
2,507 tenement houses	„ 6,068 „
2,004 cottage flats	„ 5,747 „
3,830 cottages	„ 17,611 „

Total	20,506 dwellings	„ 56,949 „
-------	------------------	------------

The number of rooms per dwelling is as follows :—

	One room.	Two rooms.	Three rooms.	Four rooms.	Five rooms.	More than five rooms.
Dwellings ...	1,740	8,048	5,306	2,796	1,940	676

The rents of these dwellings are as follows :—

At or under	3/-	4/-	5/-	6/-	7/-	Over 7/-
per week.	1,498	1,664	2,939	4,312	4,011	6,082

BLOCK DWELLINGS.

The following table gives particulars of 12,165 block dwellings, with 27,523 rooms, of which 5,900 dwellings, with 13,707 rooms, or *nearly half*, represent the *additional dwellings* since the publication of the “Housing Handbook” in 1903. The *additional dwellings* are divided as follows :—

	Dwell-ings.	Total Number of Rooms.	Number of Dwellings containing					
			One Room	Two Rooms	Three Rooms	Four Rooms	Five Rooms	Shops
London County Council	3,300	8,726	82	1501	1364	215	138	111
Metropolitan Boroughs	1,241	2,926	126	617	426	72	...	...
Scotland	915	1,547	337	529	44	5	...	54
Ireland	444	508	380	64	...	...	...	16
	5,900	13,707	925	2,711	1834	292	138	181

It will be seen that more than three-fourths of these dwellings and four-fifths of the rooms have been built in London. The London County Council has doubled its previous figures, and the Metropolitan Borough Councils have entered into the field very largely. Very few additional block dwellings have been built in English provincial towns. As compared with the 6,265 earlier block dwellings with 13,816 rooms, dealt with in the Housing Handbook, the additional dwellings everywhere showed a tendency to contain a larger number of rooms per dwelling, the percentage being :—

	One room.	Two rooms.	Three rooms.	Four rooms and over.
Earlier dwellings up to 1902 ...	12	60	25	4
Additional dwellings, 1902-1907	7	46	31	7

Cost of Sites.—There has been considerable difficulty in getting at the actual cost of sites in the case of individual blocks of dwellings, inasmuch as it has been the custom in England and in some parts of Scotland to write down the site cost to what is known as the “housing valuation,” which varies from £2,000 to £4,000 per acre. It may, however, be said that as compared with earlier schemes there is little variation in the actual cost of the sites, most of which are adjacent to or form part of slum areas that have been bought under the various Housing Acts.

The London County Council bought $35\frac{1}{4}$ acres of slums under Part I at a cost of £910,000, and $4\frac{3}{4}$ acres under Part II at a cost of £90,000, or a total of 40 acres for £1,000,000, so that the site cost may be averaged at £25,000 per acre, though it varied from £10,000 to £70,000 per acre. In the case of 40 per cent. of the dwellings with 5,300 rooms built in central districts, the cost of site was £720,000 or £136 per room.

The Metropolitan Borough Councils erected about 2,000 rooms on 26,000 square yards, costing about £104,000, equivalent to £4 per square yard or £52 per room.

In Glasgow the cost of sites has varied from £1 10s. to £7 per square yard, and the cost per room, including the portions of the site used for roads, has come to about £100.

In Edinburgh the site of 827 rooms cost £62,231 or £75 per room.

In Manchester the cost has been from £13,000 to £32,000 per acre, or £40 to £100 per room.

Cost of Building.—The cost of building has varied from £70 to £140 per room, the latter figure being generally due to the excessive cost of foundations in the shape of concrete piers, arches, and piles. Four fifths of the dwellings have cost between £80 and £110 per room, the percentages being as follows :—

Per cent.	£	Per cent.	£
7 under ...	70	23 under ...	110
13 „ ...	80	3 „ ...	120
20 „ ...	90	4 over ...	120
30 „ ...	100		

The average building cost per room in London County Council dwellings has been reduced from £102 to £92, or a decrease of 10 per cent. The comparative percentages of cost per room have been as follows :—

Cost.	Percentage up to 1902.		Percentage 1902 to 1907.	
Under £80	5	...	40
£80 to £100	37	...	50
£100 to £110	50	...	8
£110 to £140	8	...	2
		100		100

In the case of the Metropolitan Borough Councils the cost of building has been—

50 per cent. under £90 per room.
25 „ between £90 and £110 per room.
25 „ over £110 per room.

In Edinburgh 827 rooms cost £77,731, or an average of £94 per room. In Glasgow the cost, including roads, has been about £100 per room. In Sheffield the cost of recent block dwellings has been about £91 per room.

Rents of municipal block dwellings continue at about the same average amounts, viz. : London County Council 3/1, Scotland 2/3, and provincial block dwellings in England and Wales about 2/1 per room per week, but owing to the increase in the average size of the dwellings there are a larger proportion of London block dwellings let at rents over 1/- per day—two-thirds of them being at rents of from 7/- to 10/- per week, and one-third under 7/- per week.

Taking the country as a whole the percentages of block dwellings at various rents are as follows :—

		Per dwelling.				
Rents	...	Up to 4/-	5/- to 6/-	7/- to 8/-	9/- to 10/-	Over 10/-
Percentage of						
Dwellings ...	27	22	32	14	5	

Most of the high rents are in London, and in the main it may be said that a week's wages are required to pay a month's rent in municipal block dwellings, except in Scotland, where the workman pays a smaller part of his income for house room than the English workman, by the simple expedient of accepting a smaller number of rooms in his dwelling.

Area of Site—Rooms to the Acre.—So far as can be ascertained, the area of site and the number of rooms to the acre in typical estates are as follows :—

	Area of Site per room.	Number of rooms per acre.
London County Council ...	20	240
Metropolitan Boroughs ...	16	300
Edinburgh ...	30	165
English Provincial Towns ...	14	345

It is probable that the differences are accounted for by the extent to which new roads have been taken out of the available area, and not reckoned as part of the site.

BLOCK DWELLINGS ERECTED BY LARGE CITIES.

Name of Council, Date of Erection, and Situation.	No.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
				£		£	£
Dublin							
Montgomery St. and Purdon St.	380 64 16	One Two Shops	2/0 to 3/3 3/6 to 4/6 12/6	Total Cost 70,000	—	—	133
<i>Scotland, Part I.</i>							
Edinburgh							
(1897) High School Yard -	{ 24 32	One Two	2/7 3/6 to 4/3	{ 12,680 inclusive	1310	+14.520 per acre.	
(1898) Tynecastle -	{ 24 40	One Two	2/0 to 2/6 3/6 to 4/0	{ 9,800 inclusive	2758		
(1900) Cowgate -	{ 8 97	One Two	2/7 3/8 to 4/3	{ 17,000 inclusive	8740	—	
*Portsburgh Square 1901 -	{ 49 12	One Two	2/0 to 3/0 3/6	{ 6,900 inclusive	1176	—	94
*Bedford Crescent, 1902 -	{ 34 53 4	One Two Three	2/6 to 2/11 3/10 to 5/0 —	{ 18,330 inclusive —	4840 — —	— — —	120 — —
*Potter Row, 1903	{ 19 12	One Two	2/11 to 3/2 3/10	{ 5,525 inclusive	1228	—	128
*Pipe Street, 1904	{ 38 28	One Two	2/0 to 3/1 3/0 to 5/0	{ 9,100 inclusive	2896	—	97
*Greenside, 1904 -	{ 58 64	One Two	1/9 to 2/9 3/0 to 3/10	{ }	— —	— —	— —
Glasgow	431	One	2/0 to 2/9	373,565	—	£1 10s.	126 1
<i>Glasgow Improvements Acts.</i>	921 152 11 187	Two Three Four Shops	3/2 to 5/2 5/9 to 7/0 — —	inclusive	—	to £6 10s. per sq. yard.	
*Additional Dwell- ings in four years 1903-6 -	139 360 40 5 54	One Two Three Four Shops	2/0 to 3/0 3/2 to 5/2 5/9 to 7/0 — —	86,400	—	—	
<i>Eng'and.</i>							
London County Council, 1893-1901.	81 1530 1188 217 7 3 133	One Two Three Four Five Six Shops, etc.	3/6 to 5/0 4/0 to 8/6 6/0 to 10/6 7/0 to 13/0 12/0 to 13/0 14/0 to 14/6 —	789,000	38 acres	136,000* about £ 1000000	£81 to £138 for Build- ing.
*Additional Dwell- ings in four years (see special London tables)	82 1501 1364 215 138 111	One Two Three Four Five Work- shops, etc.	3/6 to 5/0 4/6 to 8/6 6/6 to 15/0 8/0 to 13/0 9/6 to 13/0 —				70 B to 140 B aver- age 90 B

BLOCK DWELLINGS ERECTED BY LARGE CITIES.—*Continued.*

Name of Council, Date of Erection, and Situation.	No.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
London				£		£	£
Boroughs							
Bermondsey -	126	One	3/6 to 5/0	—	—	—	65 B to 128 B aver- age 92 B
Chelsea -	617	Two	4/6 to 8/6				
Hammersmith -	426	Three	5/6 to 12/0				
Shoreditch -	47	Four	6/6 to 12/6				
S. Marylebone -							
S. Pancras -							
Stepney -							
Westminster -							
(See special London tables)							
Liverpool	75	Two	2/6 to 3/6	14,756	3,290	*£2,961 *18/0 sq. yard.	50 B
<i>Artisans' and Labourers', etc., Dwell- ings Acts.</i>							
(1869) St. Martin's Cottages -	38 16	Three Four	3/6 to 4/9 4/9 to 5/6	57,952	9,000	*10,125 (22/6 sq. yard).	91 B 15 S <hr/> 106
(1885) Victoria Sq.	21 164 86	One Two Three	1/9 3/0 to 4/6 4/9 to 5/6				
(1890) Juvenal St.	45 54 2	One Two Three	2/0 to 2/9 3/6 to 5/0 5/6				
Manchester	48	One	2/6 to 3/0	60,577	7,779	*5,585	116 B
<i>Part I.</i>							
(1894) Oldham Rd. (No. 2 Block)	237	Two	3/6 to 5/0	26,220	3,383	*1,691 (†9,546)	11 S <hr/> 127
(1894) Pollard St.	5 130	One Two	2/6 3/0 to 4/0				
Nottingham							
<i>Artisans' and Labourers' etc., Dwellings Acts.</i>							
(1875) Victoria Dwellings -	16 14 25 15 12	Bedrooms One½ Two½ Three½ Four½	1/3 2/3 to 2/6 2/9 to 4/6 3/6 to 4/0 5/0	14,000	—	—	81 B

* Nominal Housing Valuation.

† Actual Cost of Land.

I Inclusive of Building and Site.

B Building.

S Site.

* Denotes additional dwellings not given in Housing Handbook and mostly built during the last five years.

TENEMENT DWELLINGS.

The following table gives details of 2,507 tenement dwellings, containing 6,068 rooms, of which 1,655 dwellings with 4,318 rooms, or nearly two-thirds represent the *additional dwellings* constructed 1902-1907. They are divided as follows :—

		One room.	Two rooms.	Three rooms.	Four rooms.	Five rooms.
Up to 1902	...	56	514	206	12	—
1902-1907	...	143	595	745	150	42
		—	—	—	—	—
Total	...	199	1,109	951	162	42
		—	—	—	—	—

It will be noticed that the average size of the tenement dwelling tends to increase, and that the greatest increase is in the dwellings with three rooms.

Sites.—The sites vary in area from 18 to 24 square yards per room, and average 21 square yards per room at an average cost of £4 per square yard or £84 per room. The housing valuation averages from 12/6 to 13/- per square yard, that is £12 10s. to £13 per room in Liverpool, and 10/- per yard or £11 to £12 per room in Manchester.

Cost of Building.—The cost of building the additional dwellings which has been less than that of the earlier dwellings has amounted to £300,000 for 4,318 rooms, or an average of £70 per room.

The comparative percentages are as follows :—

			Under £60 per room.	£60 to £70 per room.	£70 to £80 per room.	£80 to £100 per room.
Up to 1902	...	...	10	40	10	40
1902—1907	...	...	8	65	12	18

Rents.—The average rent of the new dwellings has been at the rate of 1/10 per room, and they are let as follows :—

At (or under) per dwelling	...	3/-	4/-	5/-	6/-	7/-	over 7/-
		443	434	597	116	58	7

The comparative percentages are as follows :—

			Per dwelling.			
		Under 3/-	4/-	5/-	6/-	over 6/-
Up to 1902	...	14	38	33	12	3
1902-1907	...	27	26	37	7	3

TENEMENT HOUSES ERECTED.

Name of Council, Date of Erection, and Situation.	No.	Rooms.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
Aberdeen	32	One	2/0	£		£	£
8 houses, 71 tenants	16	Two	3/0	15,209	2½ acres.	2,700	70 B 12 S
	24	Two	3/6				82
	14	One	2/0	—	—	—	
*6 additional houses with 56 tenements	30	Two	3/0				
	12	Three	3/6				
Birkenhead	2	One	2/6				
*Mason Street	18	Two	4/0	7,372	—	767 S 1,060 R	71 B 17 S
	22	Three	4/6				88
Getley Street	20	Two	3/0 to 4/6	4,194	—	659 S 254 R	65 B 15 S
	8	Three	5/0				80
Devonport	23	Two	5/0 to 5/6	7,793	2,730 sq.yds.	—	74 B
(1901) James Street	16	Three	6/6 to 6/9				
	3	Four	7/6				
*Ordnance Street	43	Two	5/0 to 5/6	14,314	2,730	4,929	98 B 32 S
	20	Three	6/6 to 6/9				130
Leicester	18	Two½	3/0 to 4/1½	6,758	2,689 sq.yds.	1,232	62 B 12 S
(1900)	24	Three½	4/0 to 5/1½				74
Liverpool	60	Two	2/3 to 2/9	7,687	3,048 sq.yds.	1,828	44 B 10 S
(1897)	26	Two	3/6				54
Gildart's Gardens	2	Three	4/6				
(1901) Dryden and Rachel Streets	160	Two	3/0 to 4/0	26,554	5,943	3,633	67 B 11 S
	16	Three	4/6				78
	6	Four	5/6				
*Gildart's Gardens (additional)	31	One	2/0 to 2/6	24,462	5,955	3,574	70 B 10 S
	22	Two	2/9 to 3/6				80
	79	Three	4/0 to 4/6				
	9	Four	4/6 to 5/3				
*(1902) Kempston Street	38	Two	3/3 to 3/6	17,425	3,810	Subject to annual Rent Charge.	83 B
	30	Three	5/0				
	11	Four	5/0				

TENEMENT HOUSES ERECTED.—*Continued.*

Name of Council, Date of Erection, and Situation.	No.	Rooms.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
				£		£	£
Liverpool (Continued)							
* (1903) Kew Street	$\left\{ \begin{array}{l} 70 \\ 34 \\ 10 \end{array} \right.$	$\left\{ \begin{array}{l} \text{Two} \\ \text{Three} \\ \text{Four} \end{array} \right.$	$\left\{ \begin{array}{l} 2/9 \text{ to } 3/5 \\ 3/9 \text{ to } 4/6 \\ 5/0 \end{array} \right.$	$\left. \begin{array}{l} \\ \\ \end{array} \right\} 19,884$	3,897	*2,338	$\begin{array}{r} 70 \text{ B} \\ 8 \text{ S} \end{array}$
* (1902-3) Adlington Street area	$\left\{ \begin{array}{l} 48 \\ 70 \\ 135 \\ 18 \end{array} \right.$	$\left\{ \begin{array}{l} \text{One} \\ \text{Two} \\ \text{Three} \\ \text{Four} \end{array} \right.$	$\left\{ \begin{array}{l} 2/3 \text{ to } 2/9 \\ 2/9 \text{ to } 4/0 \\ 4/0 \text{ to } 5/0 \\ 4/6 \text{ to } 6/0 \end{array} \right.$	$\left. \begin{array}{l} \\ \\ \\ \end{array} \right\} 42,031$	10,363	*6,217 (approx.)	$\begin{array}{r} 78 \\ 63 \text{ B} \\ 9 \text{ S} \end{array}$
* (1904) Stanhope Cottages	$\left\{ \begin{array}{l} 12 \\ 20 \\ 8 \\ 20 \end{array} \right.$	$\left\{ \begin{array}{l} \text{Four} \\ \text{Three} \\ \text{Two} \\ \text{One} \end{array} \right.$	$\left\{ \begin{array}{l} 4/6 \text{ to } 5/3 \\ 4/0 \text{ to } 4/6 \\ 2/9 \text{ to } 3/6 \\ 1/9 \text{ to } 2/6 \end{array} \right.$	$\left. \begin{array}{l} \\ \\ \\ \end{array} \right\} 12,259$	2,840	b 4,265	$\begin{array}{r} 72 \\ 74 \text{ B} \\ 26 \text{ S} \end{array}$
* (1904) Mill Street	$\left\{ \begin{array}{l} 15 \\ 15 \\ 6 \\ 19 \end{array} \right.$	$\left\{ \begin{array}{l} \text{Four} \\ \text{Three} \\ \text{Two} \\ \text{One} \end{array} \right.$	$\left\{ \begin{array}{l} 4/9 \text{ to } 5/6 \\ 3/9 \text{ to } 4/6 \\ 2/9 \text{ to } 3/6 \\ 1/9 \text{ to } 2/6 \end{array} \right.$	$\left. \begin{array}{l} \\ \\ \\ \end{array} \right\} 11,895$	2,305	b 2,766	$\begin{array}{r} 100 \\ 87 \text{ B} \\ 20 \text{ S} \end{array}$
* (1904) Hornby St.	$\left\{ \begin{array}{l} 50 \\ 68 \\ 20 \end{array} \right.$	$\left\{ \begin{array}{l} \text{Two} \\ \text{Three} \\ \text{Four} \end{array} \right.$	$\left\{ \begin{array}{l} 2/9 \text{ to } 3/6 \\ 4/0 \text{ to } 4/6 \\ 4/6 \text{ to } 5/3 \end{array} \right.$	$\left. \begin{array}{l} \\ \\ \end{array} \right\}$			107
* (1906) Hornby St.	$\left\{ \begin{array}{l} 9 \\ 64 \\ 101 \\ 18 \end{array} \right.$	$\left\{ \begin{array}{l} \text{One} \\ \text{Two} \\ \text{Three} \\ \text{Four} \end{array} \right.$	$\left\{ \begin{array}{l} 1/9 \text{ to } 2/6 \\ 2/9 \text{ to } 3/6 \\ 4/0 \text{ to } 4/6 \\ 4/6 \text{ to } 5/3 \end{array} \right.$	$\left. \begin{array}{l} \\ \\ \\ \end{array} \right\} 58,661$	17,857	*10,710	$\begin{array}{r} 65 \text{ B} \\ 12 \end{array}$
* (1905) Clive Street and *Shelley Street	$\left\{ \begin{array}{l} 30 \\ 42 \\ 12 \end{array} \right.$	$\left\{ \begin{array}{l} \text{Two} \\ \text{Three} \\ \text{Four} \end{array} \right.$	$\left\{ \begin{array}{l} 2/9 \text{ to } 3/6 \\ 3/9 \text{ to } 4/6 \\ 4/9 \text{ to } 5/6 \end{array} \right.$	$\left. \begin{array}{l} \\ \\ \end{array} \right\} 18,574$	3,960	*2,376	$\begin{array}{r} 79 \text{ B} \\ 10 \text{ S} \end{array}$
* (1905) Eldon St. (concrete tenements)	12	Three	3/9 to 4/6	4,072	413	*247	$\begin{array}{r} 113 \text{ B} \\ 4 \end{array}$
							117
* (1905-6) Upper Mann Street	$\left\{ \begin{array}{l} 46 \\ 21 \\ 21 \end{array} \right.$	$\left\{ \begin{array}{l} \text{Two} \\ \text{Three} \\ \text{Four} \end{array} \right.$	$\left\{ \begin{array}{l} 2/9 \text{ to } 3/6 \\ 3/6 \text{ to } 4/6 \\ 4/9 \text{ to } 5/6 \end{array} \right.$	$\left. \begin{array}{l} \\ \\ \end{array} \right\} 18,307$	5,020	3,012	$\begin{array}{r} 76 \text{ B} \\ 13 \text{ S} \end{array}$
							89
Manchester							
(1899) Pott Street (Three storey)	$\left\{ \begin{array}{l} 36 \\ 39 \\ 3 \end{array} \right.$	$\left\{ \begin{array}{l} \text{Two} \\ \text{Three} \\ \text{Four} \end{array} \right.$	$\left\{ \begin{array}{l} 4/3 \text{ to } 4/6 \\ 5/0 \text{ to } 5/6 \\ 6/0 \text{ to } 6/3 \end{array} \right.$	17,941	3,914 sq. yds.	1,957 (†14,621)	$\begin{array}{r} 90 \text{ B} \\ 9 \text{ S} \end{array}$
							99
Chester Street (Two storey)	$\left\{ \begin{array}{l} 36 \\ 36 \end{array} \right.$	$\left\{ \begin{array}{l} \text{Two} \\ \text{Three} \end{array} \right.$	$\left\{ \begin{array}{l} 4/6 \\ 5/9 \text{ to } 6/0 \end{array} \right.$	14,801	4,554 sq. yds.	2,277 (†15,141)	$\begin{array}{r} 82 \text{ B} \\ 12 \text{ S} \end{array}$
							94

TENEMENT HOUSES ERECTED.—*Continued.*

Name of Council, Date of Erection, and Situation.	No.	Rooms.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site.	Cost per Room.
Manchester (<i>Continued</i>) Sanitary Street	16 32 16	One Two Three	3/0 4/6 5/9	Each 83 ,, 166 ,, 249	4,880	2,440 (†27,486)	83 B 18 S <hr/> 101
*Rochdale Road	32 32	Two Three	4/6 5/4	} 11,981	2,444	1,225	75 B 8 S <hr/> 83
*Norwich	{ 6 3 3	Two Three Four	2/0 2/6 3/c	} 1,800	700 yards	—	55 B
Plymouth (1898)	19	Three	4/0 to 5/0	—	—	—	—
Salford (1898) Queen St.	69	Two	4/6	11,730	2,968	†11,762	85 B 86 S <hr/> 171
Sheffield (1901) Croft's area	8 62 54	One Two Three	3/0 5/0 6/0	26,700	5,071	5,440 (†27,200)	91 B 19 S <hr/> 110
*Snig Hill (dwell- ings over shops)	{ 17 1 10 16	Three Four Five Six	4/6 to 4/9 5/9 6/0 to 6/3 6/6 to 8/0	—	} 2526	—	—
*Westbar	2	Five	6/0	637	—	—	64 B
*Gibraltar Street	8	Five	6/6	1,600	—	—	—
*Kelvin Buildings	6	Five	6/6	2,040	600	—	68 B
*Whitehouse	8	Five	6/6	2,300	730	—	58 B
*Wolverh' mpton	60	Two and Three	2/6 to 3/0	5,032	3,970	546	42 B

c Including Four Shops and Coal Yard.

* Housing Valuation.

† Actual cost of land.

* Denotes additional dwellings not given in Housing Handbook and mostly built during the last five years.

COTTAGE FLATS.

The following table gives particulars of 2 004 cottage flats, with 5,747 rooms, of which 1,423 rooms, or more than two-thirds are *additional dwellings*. They are divided as follows :—

		Dwell- lings.	Total Rooms.	One Room.	Two Rooms.	Three Rooms.	Four rooms and over.
Up to 1902	...	581	1,780	—	141	262	178
1902-1907	...	1,423	3,967	79	487	509	348
Total	...	2,004	5,747	79	628	771	526

These dwellings show no tendency to increase in size, but two-thirds of them are of two or three rooms.

The greater number of these dwellings are to be found at Battersea, Dublin, East Ham, and West Ham.

Sites.—The average site area is from 29 to 30 square yards per room, equivalent to 160 rooms to the acre, and the actual cost of the land is in nearly every instance charged to the scheme, the amount varying from £8 10s. to £13 10s. per room, or from 5/- to 9/- per square yard.

Cost of Building.—The average cost of building varied from £40 to £80, and average about £70 per room. The comparative figures are as follows :—

		Under £50 per room.	Under £60 per room.	Under £70 per room.	Under £80 per room.	Over £80 per room.
Up to 1902	...	581	—	100	54	102
1902-1907	...	1,423	180	12	383	545
Total	...	2,004	180	112	437	647

It will be seen that the later cottage flats have cost rather more to build than the earlier ones. This is mainly accounted for by the fact that they have been built in or near the London area and the city of Dublin, and other districts where the cost of building is very high.

Rents.—The average rent of cottage flats is about 2/3 per room per week, and the comparative rents are as follows :—

		At or under		Per dwelling.			Over
		3/-	4/-	5/-	6/-	7/-	7/-
Up to 1902	...	54	53	127	139	85	123
1902-1907	...	185	100	211	107	374	446
Total	...	239	153	338	246	459	569

COTTAGE FLATS ERECTED.

Name of Council.	No.	Rooms in each.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£	sq. yds.	£	£
*Battersea	8	Two	6/6				85 B
Pop. 168,907	166	Three	7/6 to 8/6				to
	146	Four	10/0 to 10/6				114 B
Birmingham	24	Two	3/0	10,100	4,030	1,007	62 B
(C.B.) Milk Street	28	Three	4/6	including			6 S
	5	Three	5/6	roads.			
	4	Four	5/0 to 11/0				68
Brentford	14	Two½	5/0	395	1,733	960	66 B
(U.D.C.)	14	Three½	6/0	double			11 S
Pop. 15,163				flat.			
Starnage Road							77
Carlisle	30	Two	3/0	5,333	2,100	667	60 B
Pop. 48,000 (T.C.)	10	Three	4/0				
*Dublin							
Benburb Street	65	One	1/6 to 2/0	Total cost 26,500	—	—	112 B
	65	Two	3/0 to 4/0				
	9	Three	4/6 to 5/0				
	5	Shops	—	Total cost 13,000	—	—	65 B
Bow Lane	76	Two	2/0 to 3/6				
	5	Three	4/0 to 4/6				
Blackhall Place	65	Two	3/0 to 4/0	26,000	—	—	
	15	Cottages	7/6				
	5	Shops	—				
St. Joseph's Place	80	Dwellings	4/6				
St. Bride's Alley	138	Dwellings	6/7				
Ealing							
(T.C.)	36	Three	5/6 to 6/0	—	—	—	
East Ham							
(T.C.)							
Pop. 124,000							
Savage Gardens	30	Three½	7/0	363 per	178 per	60 per	54 B
(1900)	30	Four½	7/6	double	double	double	9 S
				flat.	flat.	flat.	
							63
*Savage Gardens	72	Four ½	6/9 to 7/0	400 double flat	178 double flat	50 double flat	50
(additional)							13
*Brooks Avenue	80	Four ½	6/9 to 7/0				63
Hornsey							
(U.D.C.)							
Highgate	24	Two½	6/0	3,986	2,500	500	66½ B
							10½ S
							77

COTTAGE FLATS ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
Liverpool (C.C.)				£	sq. yds.	£	£
Arley Street	19	Two	4/0 to 5/0	5,262	1,658	1,011	66 B
	15	Three	5/0 to 5/9				12½ S
							78½
*Arley Street (additional)	5	Two	4/0 to 5/0	1,992	556	317	average
	7	Three	5/0 to 5/9				55 B
							11½ S
							66½
*Newcastle-on-Tyne (1906 Pop. 268,721)	14	One	2/6 to 3/0	19,092	10,464	4,696 SR	80 B
	112	Two	4/3 to 4/9				20 S
							100
Plymouth (C.B.)	80	Three	3/0 to 5/0	33,000	—	2,500	90 I
Princes Rock	78	Two	4/0 to 6/0				
Looe Street	68	Two	2/0 to 5/0	30,000	4,400	4,900	
	12	Three	5/6			28,000†	
Richmond (T.C.)	6	Two½	4/6	1,932	1,600	250	65 B
Manor Grove	6	Three½	5/6				9 S
							74
*South Shields (Pop. 111,402)	14	Three½	5/6	322			
	14	Five½	7/6	double tenement	yards 3,148	1,300	40 B
							12 S
							52
Stretford (U.D.C.) (Pop. 40,119)	24	Two	3/3 to 3/9	5,912	4,117	£34 per annum.	62 B
	16	Three	4/6				7 S
							69
West Ham (Pop. 301,617)							
Bethell Avenue	27	Three½	6/0 to 6/9	13,040	4,229	*1,900	81 B
	27	Three½	6/6 to 7/3				12 S
							93
Corporation Street	45	Three½	7/6	23,927	9,182	3,333	66 B
	45	Four½	8/6				9 S
							75
*Eve Road	40	Two½	6/0	15,409	7,176	2,675	77 B
	40	Three½	7/0				13 S
							90

COTTAGE FLATS ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Weekly Rent.	Cost of Building.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£	sq.yds.	£	£
West Ham (<i>Continued</i>)							
*Invicta Road	27	Two $\frac{1}{2}$	6/0	13,739	5,697	2,322	76 B 13 S
	27	Three $\frac{1}{2}$	7/0				
*Rendel Road	9	Two $\frac{1}{2}$	6/0				
	9	Three $\frac{1}{2}$	7/0				
*Wise Road	47	Three $\frac{1}{2}$	8/0	27,454	10,190	Leasehold	89
	47		8/6				81 B
(single houses)	11	Five $\frac{1}{2}$	12/0				

* In the case of Brentford, Ealing, East Ham, Hornsey, Newcastle, Richmond, and West Ham, the actual cost of the site is given.

‡ Roads and sewers cost Stretford £517, West Ham (Bethell Avenue) £539.
(Corporation Street) £1,057, Hornsey £275.

COTTAGES.

The following table gives particulars of 3,830 cottage dwellings, with 17,611 rooms, of which 2,150 cottages with 9,801 rooms or nearly three-fifths are additional dwellings. The comparative figures are as follows:—

Period.	Total Cottages.	Total Rooms.	Three rooms.	Four rooms.	Five rooms.	Six or more rooms.
Up to 1902 ...	1,670	7,810	12	678	864	116
1902-1907 ...	2,160	9,801	172	882	888	218
Total ...	3,830	17,611	184	1,560	1,752	334

The average number of rooms per cottage, which was 4·75 in 1902, decreased slightly to 4·5 in the following five years, but the bulk of the cottages in both periods contained four or five rooms, exclusive of the scullery, which is generally described in the tables as half room.

Sites.—The average site area has been about 50 yards per room or 230 yards per cottage, thus allowing an average of about 90 rooms or 21 cottages to the acre, but the tendency is to give more land for fewer cottages.

The sites have varied in cost considerably, partly owing to difference of locality and partly to differences in the cost of developing the site by the construction of roads and sewers. The average site cost has been 3/- per square yard, or £7 10s. per room.

Cost of Roads, Sewers, etc.—The average cost per room in respect of roads and sewers has varied from £1 10s. to £9 per room, or £4 10s to £45 per cottage, and has averaged £2 per room, or £9 per cottage.

Cost of Building.—The cost of building cottages is best seen from the following comparative figures:—

		At or under £150 per cottage.	Up to £175.	Up to £200.	Up to £225.	Up to £250.	Up to £275.	Over. £275
Period up to 1902	No.	84	408	218	192	307	292	169
	Percentage	...	5	25	13	11	19	17
1902-1907	No.	200	274	410	479	347	137	313
	Percentage	...	9	13	19	22	16	6
Total ...	...	284	682	628	671	654	429	482
	Percentage	...	7.5	18	16.5	17.5	17	11
								12.5

It will be seen that whereas 46 per cent. of the cottages used to cost over £225, this proportion is now reduced to 37 per cent., and the percentage of cottages at £150 and under is fast becoming a respectable total.

If we take the cost of building per room, the figures are as follows:—

	At or under £30 per room.	At or under £35 per room.	At or under £40 per room.	At or under £45 per room.	At or under £50 per room.	At or under £55 per room.	Over £55 per room.
Period up to 1902...	59	241	146	240	434	206	344
1902-1907	70	160	270	259	532	181	688
Total	129	401	416	499	966	387	1,032
Percentage	3.3	10.5	10.7	13	25.4	10	27.1

Roughly speaking half the rooms have been built at a cost of under £50 per room, and 25 per cent. have been built for £40 or less per room.

Rents.—The relative figures as to rents of cottages are as follows:—

Period.		Under 4/-	5/-	6/-	7/-	8/-	Over 8/-
Up to 1902	...	90	80	583	385	306	226
1902 to 1907	...	70	322	528	386	493	361
Total ...	...	160	402	1,111	771	799	587
Percentage	...	4.2	10.5	29	20.5	20.8	15

Of these only 54 are in *rural districts*, and their rents are as follows:—

Up to 1902—14 five-room cottages, 8 at 2/3 and 6 at 5/- per week.

1902-1907—38 five-room cottages, 10 at 2/6, 10 at 3/6, 12 at 3/9, and 6 at 4/9 per week, with 2 four-room cottages at 4/- per week.

The average rent is about 1/6 per room per week. Half the total number of cottages are let at about 6/- or 7/- per week, and two-thirds of them at or under 7/- per week.

COTTAGES ERECTED.

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
*Aberystwith (T.C.) pop. 8,013	24	Five½	4/6	£ 180	½ acre	£ GR 30 158 R	£ 36 B
*Altrincham (U.D.C.) pop. 16,831.	2 4 4	Two Four Six	3/0 4/6 4/9	} 138	1 acre	56 S 240 R	32 B 10SR
							42
*Bangor (T.C.) pop. 12,500	34 9	Four Seven	4/0 to 5/6 7/0 to 7/8	} 154	1 acre	1,580 S 324 R	33 B 10SR
							43
Barking Town (U.D.C.) pop. 28,500.	85	Four½	6/9 to 7/0	200	3 acres	1,365 S 1,782 R	50 B 9 S
							59
*(additional)	72	Four	5/6	147	2½ acres	975 S 711 R	37 B 8SR
							45
*Barnes (U.D.C.) pop. 25,500. Mortlake - - -	21 21	Four½ Five½	7/0 8/3	225 247	part of 2½ acres	1,600 S 680 R	56 B 12SR
(additional)	25	Four½	7/3 to 7/9	224	part of 2½ acres	—	68 51 B
*Birkenhead (C.B.) pop. 117,203	18	Five½	6/6 to 7/6	353	—	1,004SR	70 B 12SR
							82
Birmingham (C.B.) pop. 522,204 Ryder Street - Lawrence Street -	22 81	Five Five	5/6 to 6/0 5/0 to 6/3	182 175	yds. 2,100 7,066	—	38 B 35 B
Bognor (U.D.C.) pop. 6,180	2	Five½	4/6 to 5/6	225	968	200	45 B 20 S
							65
*Bradford (C.B.) pop. 288,544	66	Four½	5/6	247	—	—	62 B

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£		£	£
Brighton (C.B.) pop. 128,005							
St. Helen's Road	28	Five½	7/6	266	part of 4 acres	Gift S 490 R	53 B
*Dewe Road-	30	Four	6/6	201	4,684 sq. yds	374 R	50 B
*May Road -	25	Five	7/6	243	part of 4 acres	—	49 B
*Tillstone Street	30	Six	11/6	294	4,911 sq. yds	706 R	49 B
Burton-on-Trent (C.B.) pop. 52,922	50	Five	5/3	180	part of 5½ acres	175 S per annm	36 B
* (additional)	38	Four and Five	5/0 and 5/6	160	—	1,850 R	40 B
* Chester (C.B.) pop. 38,309	12	Four	4/6	180	—	—	45 B
Clonmel (T.C.) Ireland	25	Four	2/0 to 2/6	156	—	—	39 B
	7	Five	5/2	195	—	—	
Croydon (C.B.) pop. 151,000	12	Five½	11/0 to 13/0	294	—	1,950	59 B 33 S
							92
*2nd Scheme.	46	Five½	7/9	250	3½ acres	1,571 S	50 B
	40	Three½	6/6	190	—	2,122 R	64 B
	1 shop	Five½	16/6 & taxes	450	—	—	10 SR
Darwen (T.C.) pop. 40,000	6	Four	4/9	185	sq.yds. 6,300	35 S	46 B
	14	Four½	6/6 to 7/0	244		per acre	61 B
	11	Five½	7/6	280		35 R	56 B
	11	Six½	8/0	300		per house	50 B
Ealing (T.C.) pop. 46,000	104	Five½	7/6 to 10/0	£32,000	5 acres	£4,000 2,500 R	57 B 9 S
							66
Eccles (T.C.)	46	Six	7/3	243	sq.yds. 7,308	61 G R	41 B
* East Grinstead (U.D.C.) pop. 6,094	18	Five	7/0	226	¾ acre	412 S	45 B 5 SR
							50
Erith (U.D.C.) pop. 25,296	24	Five½	8/0	239	2 acres	2,310	48 B
	24	Six½	8/6	260			44 B 8 S

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
				£		£	£
*Esher (U.D.C.) pop. 9,489	10	Four	6/0	220	1 acre	300 S	55 B 7 SR
							62
*Exeter (C.B.) pop. 47,753	49	Four½	5/0	156	—	860 S 1,587 R	39 B 12 SR
							51
*Farnham (U.D.C.)	10	Four	4/6	181	—	—	45 BS
pop. 6,401	10	Five	6/0	includ'e			
Finchley (U.D.C.)	12	Three	5/9	180	4½ acres	1,850 S	60 B
pop. 30,750	12	Four	7/6	230		1,000 R	56 B
	18	Five	8/6	252			50 B
	18	Six	11/0	288			46 B
Folkestone (T.C.)	50	Five½	8/0	305	2 acres	1,130 S 1,071 R	61 B 9 S
pop. 34,000							70
*Grays (U.D.C.)	25	Five½	7/6	210	2½ acres	449 S	43 B
pop. 13,834							
*Guildford (T.C.)	10	Five	6/3	200	part of	1,700 S	40 B
pop. 23,000	8	Six	7/6		4 acres	400 R	21 SR
							61
*Heston Islew'r'h (U.D.C.)	8	Four	5/9	232	6 acres	2833 SR	46 B
pop. 30,863	7	Five	6/9				25 SR
	7	Six	8/3				71
*Hereford (City)	21	Five	4/6 to 5/0	190	1,682 yards	615 S 400 R	38 B 10 SR
pop. 21,382							48
Hornsey (T.C.)	68	Five½	8/6	249	4½ acres	2,738 S	50 B
pop. 88,000	40	Four½	6/6	217		2,060 R	54½ B
Highgate	12	Five½	9/0	281	2 acres	2,000 S	9½ S
	24	Four½	7/6	224		1,070 R	
*(additional)	36	Three½	6/6	210	6	3,600	70 B
	38	Four½	8/0	260	acres		65 B
	40	Five½	9/6	310			62 B
	26	Six½	11/3	360			60 B 6 SR

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
Huddersfield (C.B.) pop. 95,047	157	Four	4/8 to 5/6	£ 170	3 acres	£ 187 S per annum 2,198 R	£ 42 B 11 S <hr/> 53
Keighley (T.C.) pop. 41,564	24	Four½	5/6 to 5/9	257 inclusive	—	—	64 in- clusive
*Leeds (C.B.) Derwent Avenue pop. 463,495	10	Five	5/9	204	—	441	41 B 9 SR <hr/> 50
Leigh (Lancs.) (T.C.) Platt Street and Organ Street pop. 44,000	20 14	Four½ Four½	5/6 5/6	162 176	sq. yds. 1,192	880 S 379 R	40 B 9 S
Linthwaite (U.D.C.) pop. 6,879	4	Four½	3/6	225	—	48 S per annum 289 R	56 B
Llandudno (U.D.C.) pop. 9,310	19	Four½	7/6	212	2,250	562 S 260 R	53 B 10½ S <hr/> 63½
* (additional)	32	Three to Eight	5/0 to 11/0	143 to 274	13,940	1,463 S 1,926 R	48 B
*London Borough Councils							
Battersea	88	Three	7/6 to 10/0	}	}	}	73 B to 85 B
Camberwell	112	Four	8/0 to 11/0				
Woolwich	34	Five	11/6 to 14/6				
Manchester (C.B.) pop. 637,126							
Miles Platting	60	Four½	5/6	220	7,011	2,711 S 1,419 R	55 B 17½ S <hr/> 72½
(Oldham Road area No. 1.) George Leigh Cot's	18	Five	7/9	327	2,910	1,455 S 325 R (+11,842)	65 B 16 S <hr/> 81
*Blackley Estate	94 56	Four Five	6/4 to 7/0 7/9	239	8½ acres	406 R	48 to 60 B
*Merthyr Tydfil (T.C.) Penydarren pop. 73,900	100	Five	5/7½	171	18,580	69 GR	34 B

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
Middlesbrough	5	Four	5/0	£ 173	552	£ 37 S per cottage	£ 43 B
	12	Four	5/0	204	1,172	33 R	51 B
*Neath T.C.	21	Four	4/0	121	2 acres	—	30 B
pop. 13,729	18	Four	4/6	141	—	1,900	9SR
							39
Nottingham (C.B.)							
Coppice Road	100	Five½	6/3 to 6/9	266	7,973	71 per cottage inclusive	50 B 12 S
pop. 254,568							62
Plymouth (C.B.)	3	Five	8/0	—	part of	—	—
Princes Rock	14	Five	8/0	—	27½	—	—
pop. 118,000	10	Four	7/0	—	acres	—	—
Looe Street	3	Four	8/0	—	—	—	—
*Prescot (1903-4)	33	Four	4/6	165	6,120 yards	725	41 B
(U.D.C.)	5	Five	5/6 to 5/9				5SR
pop. 7,855							46
*Rhyl (U.D.C.)	12	—	5/6 to 7/6	230	—	260	46 B
pop. 8,473							4SR
Richmond (Surrey)							50
(T.C.)							
pop. 31,677							
1894	28	Four½	6/0	190	5½ acres	4,250 S	47½ B
„	22	Six½	7/6	254		1,873 R	42½ B
Manor Grove	14	Four½	6/3	240			60 B
„	16	Five½	7/3	245			49 B
„	40	Six½	7/9	276			46 B
							9SR
*1905 (additional)	2	Five ½	7/6	302	—	—	60 B
	1	Six	8/0	332	—	—	56 B
*Risca (U.D.C.)	50	Six and Bath	6/0	215	9,200 yards	£56 10s. G.R.	36 B
pop. 11,000							
Salford (C.B.)							
pop. 231,514	36	Four	6/6	158	—	340 R	40 B
Hopwood Street						8,434 S	61 S
						678 R	101
*Seaford Road	210	Four	5/9	170	—	8434 S	48 B
	11	Five	7/0			5142 R	15 S
	7	Six	9/6				63

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
Salford (Continued)				£		£	£
*Barracks Site	110	Four	5/9	195	10½ ac.	35,100 S	40 B
	122	Five	7/0	average	—	7561 R	27 SR
	87	Six	9/6	—	—	—	67
Sheffield (1905) pop. 447,951 (C.B.)							—
Hands Lane (1901)	20	Five	6/6	255	2,555	1,100	51 B 11 SR
							62
*High Wincobank	12	Five	7/0	202	part of 13,000 for		40 B
	20	Five	5/0	126	60 ac.	60 acres	25 B
	41	Five	6/6 to 7/3	210	—	—	42 B
							107
*Button Lane	2	Four	5/3 to 5/6	205	445 yards	445 S	50 B 13 SR
	5	Five	6/0 to 6/6				63
*Cliffe Street	3	Five	6/0	237	233	233 S	48 B 15 SR
							63
*Edmund Road	11	Four½	—	186	8,200	5,944 S	47 B
	59	Five½	—			1,615 R	22 SR
							69
*Southend-'n-Sea (T.C.) pop. 50,000	40	Four and Five	7/5 to 9/2	296	5 acres	2,644	70 B 14 SR
							84
Southgate (U.D.C.) pop. 26,000	12	Five½	6/6	250	—	—	50 B
*Southwold (T.C.) pop. 28,000	16	Five½	4/0	150	—	—	30 B
*Stafford (T.C.) pop. 20,895	31	Four	4/3	198	7,168½	Perpetual	50 B
	9	Five	4/6	—	su. yds	chief rent	
						£32 4 6	
						per ann.	
*Stanley (U.D.) pop. 12,290	24	Four½	6/0	218	2,160	—	55 B
					540		
*Stretford (U.D.C.) pop. 40,119	40	Five	4/9	212	7,900	1,300 S 900 R	42 11
							53

COTTAGES ERECTED.—*Continued.*

Name of Council.	No.	Rooms in each.	Rent per Week.	Cost of Building each Cottage.	Area of Site.	Cost of Site, Roads, etc.	Cost per Room.
*Swansea (C.B.) pop. 100,671	4	—	6/6	£ 259	—	£ —	£ 65 B
*Wellington (U.D.C.) pop. 7,104	16	Five½	5/0	198	—	1,200	40 B 15 SR <hr/> 55
Wexford (T.C.)	59	Four	2/3	75	—	—	—
*Whitley, Upper (U.D.C.) pop. 764	6	Five	—	223 inclusive	—	—	45 B
Wigan (C.B.) pop. 82,428	160	Five	5/0 to 5/6	160	—	—	32 B
*Workington (T.C.) pop. 26,143	18	Four½	5/6	149	1,704	640 SR	45 B
*Wrotham (U.D.C.) pop. 3,571	12	Six	6/0	246	1½ acres	150 S 170 R	41 B 5 SR <hr/> 46
<i>Rural Councils</i>							
*Linton (1906) Scheme pop. 1,530	10	Five	2 6	130	2½ acres	125	26 B 3 S <hr/> 29
*Maldon (E-sex) Bradwell 1905 pop. 783	6	Five	3/6	233	¾ acre	50	46 B 2 S <hr/> 48
*Malpas (1906) pop. 1,139	12	Five	3/9	188	1 1/11 acre	108	41 B
Sevenoaks (Kent) (1900) Penshurst -	6	Five½	5/0	263	¾ acre	130	50
*(1903) Penshurst -	16	Five½	4/6 to 4/9	232	1 acre	£5 5s. ground rent.	48 10B 58 0B
Thingoe (Suffolk) Ixworth (1891) pop. 856	8	Five	2/3	£192 10s	4 acres	160	37½
*Westbury (Wilts) Bratton (1905) pop. 560	4	Five	3/6	223	1/5 acre	40	46 B 2 S <hr/> 48

‡ These figures include, respectively, the cost of building and site of 18 cottage flats, each with kitchen, scullery, and two bedrooms. † Actual cost of site.

B Building. S Site. R Roads. SR Site and Roads.

* Denotes additional dwellings not given in Housing Handbook and mostly built during the last five years. ‡ Sufficient land for 100 more cottages.

FINANCIAL RESULTS OF SCHEMES FOR MUNICIPAL DWELLINGS.

Appended are two tables giving the fullest available returns as to the financial working of a number of municipal dwellings, showing the period of accounts averaged, the capital outlay, receipts, working expenses, and *net return per cent. on outlay*—that is to say, the percentage that would be left for distribution if the dwellings were run as ordinary commercial undertakings having to pay dividends to shareholders. As the rate of interest on loans was in most cases from 3 to $3\frac{1}{2}$ per cent., it will be seen that the first group may be considered self-supporting, but the last group (dwellings on slum sites) shows a total deficiency of one per cent. per annum, in addition to the capital loss caused by writing down the costly slum sites to “housing valuation.” It will be well to compare these figures with pages 165-172 of the Housing Handbook.

COTTAGES AND COTTAGE FLATS BUILT IN URBAN DISTRICTS AND BOROUGHES.

COUNCIL AND PERIOD OF ACCOUNTS AVERAGED.	Capital Outlay.	Rents Received	WORKING EXPENSES.			TOTAL Working Expenses	Net Return percent. on Outlay.
			Rates, Taxes, Water, and Insurance	Repairs Light- ing, and Main- tenance.	Superin- tendent and Sun- dries.		
	£	£	£	£	£	£	£
Aberdeen, 4 years ...	18,213	908	115	105	40	260	3'55
Barking Town, 4 years ...	20,105	1,440	428	208	32	668	3'84
Barnes, 4 years ...	18,900	978	274	77	3	374	3'20
Brentford, 3 years ...	6,950	357	97	18	10	125	3'29
Brighton—							
St. Helen's Rd., 3 yrs	8,720	533	113	63	13	189	3'04
Dewe Road, 3 years	6,845	496	132	59	12	203	4'28
May Road, 2 years	8,710	525	134	16	19	169	4'08
Tillstone St., 1 year	18,742	810	220	14	20	254	2'96
Elm Grove, 1 year...	2,838	170	46	18	9	73	3'41
Burton-on-Trent, 3 yrs	18,104	1,189	475	109	3	587	3'3
Chester, 2 years...	2,160	139	33	2	3	38	4'67
Ealing, 2 years ...	39,822	2,717	563	289	44	896	4'55

COTTAGES AND COTTAGE FLATS BUILT IN URBAN
DISTRICTS AND BOROUGHIS.—*Continued.*

East Ham—							
1-24, Savage Gardens, 4 years... ..	5,700	413	129	34	15	178	4'12
25-132, Savage Gardens, and Brook Avenue, 2 years..	42,300	2,751	869	350	115	1,334	3'35
Erith, 3 years	15,523	809	282	98	9	389	2'66
Esher, 4 years	2,497	156	44	4	3	51	4'2
Farnham	3,628	257	71	2	—	73	5'07
Folkestone, 6 years ...	17,424	1,041	259	110	5	374	3'80
Grays, 1 year	5,910	421	137	23	3	163	4'37
Hornsey, 1 year... ..	94,485	6,552	1,700	613	68	2,381	4'41
Huddersfield, 15 years	28,945	1,928	675	110	—	785	3'94
Merthyr Tydvil, 2 yrs.	17,064	1,394	375	138	65	578	4'80
Middlesbrough, 5 yrs.	3,900	222	55	28	9	92	3'3
Newry	5,600	278	4	68	9	81	3'52
Plymouth, 3 years ...	45,539	2,047	594	208	95	897	2'53
Prescot, 2 years	6,120	412	82	27	27	136	4'52
Richmond, 1st, 3 years	18,202	1,112	202	110	47	359	4'13
„ 2nd, 5 years	38,729	2,435	531	238	67	836	4'13
Salford—							
Barracks, 3 years ...	140,335	6,551	780	125	423	1,328	3'38
Sheffield—							
Hands Lane, 2 years	6,104	325	101	14	—	115	3'44
Southend, 3 years ...	14,466	603	22	32	12	65	3'72
Stafford, 2 years	7,900	466	157	47	11	206	3'29
Stanley, 1 year	6,200	368	68	31	2	106	4'33
West Ham—							
Bethell Avenue, 5 yrs	14,969	900	256	144	23	423	3'19
Corporation St., 4 yrs	45,344	1,541	471	138	62	671	3'38
Eve Road, 3 years...		1,122	333	74	51	458	
Wix Road, 2 years...	27,454	2,250	920	154	93	1,167	3'94
Invicta and Rendell Road, 2 years ...	16,061	770	240	131	44	415	2'21
Urban Totals ...	796,880	47,129	11,916	4,027	1,466	17,424	3'76

COTTAGES BUILT BY RURAL DISTRICTS.

		£	s.	d.				£	s.	d.	
Maldon (Bradwell) ...	1,450	54	12	0	—	—	—	14	2	0	2'75
Sevenoaks (a) (Pen- hurst)	1,867	76	0	0	—	—	—	7	6	4	3'57
Sevenoaks (b)	1,962	93	12	0	—	—	—	11	4	0	4'27
Thingoe (Ixworth) ...	1,740	45	16	0	—	—	—	*32	0	0	0'80
Westbury	934	36	0	0	—	—	—	8	7	8	2'95
Rural Totals ...	7,953	306	0	0	—	—	—	73	0	0	2'93

* Exceptional.

Slight discrepancy between total working expenses and total of separate items is
due to use of round figures.

N.B.—In nearly every one of the above cases land is charged to capital outlay at its full value.

BUILDINGS ON SLUM SITES, MAINLY BLOCK DWELLINGS, TENEMENTS AND FLATS.

(In connection with schemes under Parts I and II.)

COUNCIL AND PERIOD OF ACCOUNTS AVERAGED.	Capital Outlay.	Rents Received.	WORKING EXPENSES.			TOTAL Working Expenses	Net Return percent. on Outlay.
			Rates, Taxes, Water, and Insurance	Repairs Light- ing, and Main- tenance.	Sup'rin- tendent and Sun- dries.		
Birkenhead	£ 11,566	£ 644	£ 170	£ 25	£ 35	£ 230	£ 3'60
Birmingham—							
Ryder Street, 3 yrs.	5,000	339	64	49	9	122	4'35
Lawrence St., 3 yrs.	17,500	1,220	229	464	21	714	4'66
Milk Street, 3 yrs.	16,100	625	127	85	16	228	2'46
Bradford, 1 year ...	19,023	994	274	76	—	350	3'38
Devonport—							
James Street, 4 yrs.	19,243	727	157	76	45	278	2'33
Ordnance St., 2 yrs.	29,034	935	215	98	60	373	1'94
Douglas, 1 year ...	15,629	743	173	34	—	207	3'48
Hereford, 2 years ...	7,820	251	50	23	—	73	2'28
Leeds, 2 years ...	2,697	144	44	10	—	54	3'33
Leicester, 5 years ...	8,036	443	122	83	21	226	2'70
Liverpool—							
St. Martin's Cottages,							
36 years	17,928	1,125	208	582	59	849	3'09†
Victoria Sq., 19 yrs.	68,077	2,994	553	766	127	1,446	2'38
Juvenal St., 15 yrs.	16,166	360	141	271	38	450	3'06
Arley Street, 8 yrs.	7,583	452	104	62	17	183	4'12
Gildart's Gardens,							
8 years	37,558	1,672	350	305	86	741	2'57
Dryden Street, 4 yrs.	30,196	1,351	270	362	98	730	2'21
Kempston St., 3 yrs.	28,492	747	156	138	30	324	1'56
Kew Street, 3 years	22,312	593	196	157	25	378	1'29
Adlington St., 2 yrs.	48,250	2,533	511	350	107	968	3'16
Stanhope Cotgs. 1 yr.	11,408	471	103	98	23	224	2'16
Mill Street, 1 year	11,896	319	99	87	14	200	1'00
Hornby St., 1 year	29,945	1,802	249	141	66	456	2'16
Manchester—							
Oldham Road (2)							
10 years	66,162	3,089	719	955	189	1,863	1'85
Pollard St., 10 yrs.	27,911	943	279	450	176	908	0'12
Chester St., 6 years	16,875	907	239	199	22	460	2'64
Pott Street, 6 years	19,899	904	236	191	20	447	2'29
Oldham Road (1)							
6 years	32,174	1,793	320	265	26	611	3'67
Plymouth, 3 years ...	30,926	1,007	289	56	67	412	1'93
Salford—							
Queen Street	88,762	756	200	53	115	368	3'29
Hopwood Street ...	6,257	569	184	45	80	309	4'00
Southampton, 1 year	9,498	292	116	46	—	162	1'37
Swansea, 1 year ...	1,038	58	30	6	4	40	1'75
Wolverhampton, 3 yrs.	5,575	306	84	7	20	111	3'50
Yarmouth (Great) 2 yrs.	2,500	125	30	6	4	40	3'40
Totals of dwellings on slum sites, &c.	789,036	32,213	7,291	6,627	1,620	15,538	2'41

Slight discrepancy between total working expenses and total of separate items is due to use of round figures.

N.B.—In most of the above cases land is only charged to capital outlay at housing valuation.

† The percentages and the detailed figures in Liverpool refer to different periods.

CHAPTER IV.

MUNICIPAL HOUSING IN LONDON.

LONDON COUNTY COUNCIL.

The London County Council up to 31st March, 1906, had provided accommodation for 33,853 persons, calculated on the basis of two persons to a room, in 6,326 dwellings of one to six rooms each, and 1,147 cubicles in lodging houses. The cost of buildings and the housing valuation of the land amounted to about £1,900,000, and the gross rental value of the dwellings completed and opened was approximately £136,000 per annum, or 7 per cent. on the estimated outlay, the net rental being £121,583, and working expenses and interest £101,690, leaving £11,106 for sinking fund, £5,441 for repairs, renewals and reserve, and £3,346 net surplus.

It has to be remembered, however, that in the case of the block dwellings and lodging houses which furnish about five-sixths of the above accommodation, the actual cost of the land in most cases was five or six times its housing valuation, and in some cases even more. It has been difficult to get the actual figures for dwellings erected during the last four years, but assuming the site cost to be £60 per person accommodated, it is necessary to add about £50 per person to the above total of cost, and this brings up the capital outlay on 16,840 rooms to about £3,500,000, and thus reduces the percentage of rent to 3·8 per cent. gross on outlay. This means, of course, that the dwellings would under this supposition be burdened with the cost of clearing the slums created by the negligence and wrong doing of previous generations—a very unfair proceeding.

In addition to the schemes carried out under the Housing Acts, the Council has provided dwellings capable of rehousing 11,198 persons, in place of dwellings of 10,988 persons displaced in connection with the construction of tunnels, the widening of streets, and other public works. The principal schemes and the number of persons provided for have been Blackwall Tunnel, 1,464 ; Kingsway and Aldwych, 3,090 ; Rotherhithe Tunnel, 1,610 ; Thames Embankment Extension and Westminster Improvements, 2,368 ; Long Lane and Tabard Street (Bermondsey), 400 ; Mare Street, Hackney, 606 ; York Road, Battersea Rise, Garrett Road, and Merton Road, 536 ; Nine Elms, 238 ; and Greenwich Generating Station, 220.

Fairly full details of these dwellings are given in the tables on pp. 70-73, as well as in the Housing Handbook pp. 79-90, but so much has been done since 1902 that the following particulars will be of interest :—

GENERAL SUMMARY OF WORK DONE OR TO BE DONE.

	One Room.	Two Rooms.	Three Rooms.	Four Rooms.	More than four Rooms.	Total dwellings	Persons Housed.	Cost of Land and buildings
Dwellings Completed...	163	3031	2552	432	148	6326	33,853*	1,857,519*
Dwellings in course of erection.....	26	413	880	207	118	1644	10,577	574,142
Totals in hand ...	189	3444	3432	639	266	7970	44,430	2,431,661
Total dwellings being planned ...	...	...	...	.	...	...	52,634	2,517,281
							97,064	£4,948,942

* These figures include 3 lodging houses with 1,846 cubicles, which cost £127,301, and 6,326 dwellings, containing 16,350 rooms, and accommodating 32,706 persons, at a cost of about £1,860,000, that is £55 per person, or £110 per room, or £300 per dwelling, built as above stated in connection with improvement schemes under Parts I, II, and III of the Act of 1890.

Clearance of Slum Areas.—The following additional schemes have been undertaken by the London County Council under Parts I and II of the Act of 1890 (see page 51 Housing Handbook). It will be seen from the table that the land cleared under Part I cost £32,600 per acre, or £78 per person displaced, while that under Part II cost £19,700 per acre or £50 per person displaced. The disparity is mainly due to the more central position of the areas dealt with under Part I. They bring up the total spent in London on slum buying to £3,400,000 for about 100 acres.

The net expenditure, after receipts for sales and housing valuation of sites for dwellings, has been about £2,600,000, of which half was incurred by the old Metropolitan Board of Works in clearing 57 acres of dwellings occupied by 24,100 persons, and the other half by the County Council and Borough Councils in clearing dwellings on 51 acres occupied by 23,337 persons.

RECENT CLEARANCE SCHEMES.

NAME OF AREA.	Acreage cleared.	Gross cost of clearance	Persons displaced.	Persons to be rehoused.	Total cost of re-housing.	Total net cost of clearance rate-payers.
London County Council.		£				£
<i>Part I Schemes.</i>					£	
Churchway, St. Pancras	1·98	43,200	1,096	832	47,676	34,502
Burford's Court ...	0·89	16,420	576	630	38,648	10,891
Tucker's Court ...						
Favonia St., Poplar						
Providence Place, Poplar	0·87	11,170	361	400		11,170
Garden Row, Ruby St.	2·62	117,115	1,193	1,216	—	103,651
Baltic St. and Honduras Street, St. Luke's						
Webber Row, Wellington Place, and King's Bench Walk, Southwark						
Aylesbury Place and Union Buildings, Holborn ...	2·76	190,610	1,402	1,414	—	171,938
Nightingale Street, Marylebone ...	0·88	6,000	576	576	—	702
Total of additional schemes under Part I ...	15·16	484,779	6,201	6,198		423,100
<i>Part II. Schemes.</i>						
Brooke's Market, Holborn, 1891 ...	0·54	8,930	55	60	3,767	8,072
Mill Lane, Deptford, 1892	1·98	23,341	715	946	63,138	19,644
Ann Street, Poplar, 1893	0·75	11,089	261	630	26,041	8,754
Falcon Court, Borough ...	1·49	50,538	824	680	44,121	45,497
Total of additional schemes under Part II ...	4·76	93,898	1,855	2,316	137,067	81,967
<i>Combined Schemes under Part II.</i>						
Queen Catherine Court, Ratcliffe ...			133	108	—	5,574
London Terrace, S. George-in-the-East ...			100	nil	—	1,364
Islington—Norfolk Square ...			214	nil	—	6,748
Limehouse—King John's Court ...			49	56	—	16,003
Rotherhithe—Fulford Street ...			736	980	40,960	29,120
St. Pancras—Branborne Place ...			719	896	—	16,940
Prospect Place ...			581			11,273
Chapel Grove ...			501			32,970
Eastnor Place ...			189			9,224
			3,222	2,540		129,513

There were on *31st December, 1906*, a total of 9,416 "lettings" on 48 estates, including 5,971 tenements in blocks, 1,348 cottages and cottages flats, 1,845 cubicles in lodging houses (see pp. 39 and 77-80), and 252 shops, stables, etc.

The rents have been as follows :—

			s.	d.		s.	d.	
One room	...	170	at	2	3	to	5	0 per week.
Two rooms	...	3,262	"	3	6	"	8	6 "
Three rooms	...	3,136	"	5	6	"	11	0 "
Four rooms	...	542	"	7	0	"	13	0 "
Five rooms	...	206	"	7	6	"	13	0 "
Six rooms	...	5	"	14	0	"	14	6 "
or an average of about 3/- per room per week.								

The 1,845 cubicles in the lodging houses are let at 6d. and 7d. per night.

The gross capital expenditure was about £2,250,000, and the gross rental £166,070. It is estimated that if the Council completes the development of all the estates the actual outlay will be about £5,000,000, and the gross rental £500,000.

The nine estates of block dwellings built under Part III consist of dwellings for 4,559 persons, on $5\frac{1}{2}$ acres, at a cost for building and land (housing valuation) of £236,702, or £52 per person.

Some of these are in Central London, but four of the more recent have been established in what may be called middle London. They are as follows :—

Wedmore Street, Upper Holloway.—A site has been purchased for £11,650, and Wessen Buildings erected for 1,050 persons in blocks containing five one-room, 140 two-room, and 80 three-room tenements.

Caledonian Estate, Islington.—Purchased for £16,000, and five blocks of dwellings for the accommodation of 1,388 persons in tenements of one to five rooms each have been provided.

Brixton Hill Site, Lambeth.—Purchased for £7,000, and Briscoe Buildings erected to accommodate 718 persons in tenements.

Hughes Field Surplus Lands, Deptford.—The Council has utilised under Part III of the Housing Act of 1890, three plots of surplus land acquired in connection with the Hughes Field (Part I) Clearance Scheme, by the erection of three blocks of working class dwellings, accommodating 600 persons.

SUBURBAN COTTAGES.

Especially since the passage of the Amendment Act of 1900 has the County Council been active under Part III of the Act of 1890. This will be readily seen from the following table, which gives particulars of sites acquired for the purpose of building cottages under Part III of the Act, apart from any rehousing obligation, up to

30th November, 1906, including present and future development. The actual cost of the land is included :—

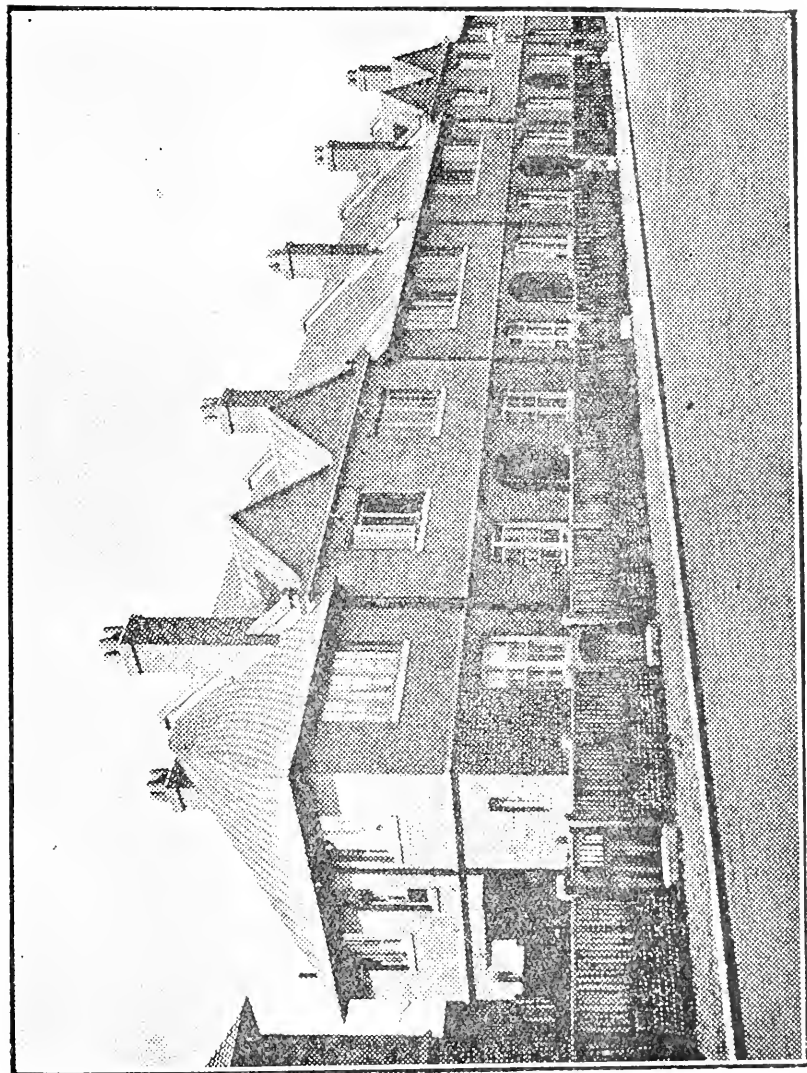
Estates.	Area.	Accommodation provided for	Accommodation in course of erection for	Accommodation to be provided for	Total accommodation for	Total for estimated cost of land and buildings
						£
Norbury Estate Cottages, Croydon ...	31	388	344	5,068	5,800	283,000
Totterdown Fields Cottages, Tooting ...	38½	4,815	298	3,319	8,432	400,238
White Hart Lane Cottages, Wood Green ...	225½	1,495	948	40,067	42,500	1,972,602
Old Oak Common Lane Cottages, Hammersmith	54	—	—	9,200	9,200	450,000
Total ...	349	6,698	1,590	57,644	65,932	3,105,840

The Tooting or Totterdown Fields Estate.—The rentals of the four classes of cottages on this estate vary from 6s. to 13s. per week. The scheme is being carried out in three sections, of which Section A contains about 9 acres, Section B about 14 acres, and section C about 15 acres. The construction of the roads and sewers on Sections A and B has been completed, and 706 cottages, accommodating 4 960 persons, are in occupation. Of these cottages six are on Section C. This section will be developed at an early date, the roads and sewers having been completed.

The Norbury Estate.—An estate at Norbury was the first to be purchased by the Council under the provisions of the Act of 1900, which allowed operations to be conducted beyond the limits of the county boundary. The site is about 31 acres in extent, and lies about a quarter of a mile from the county boundary. It is the same distance from the station of the London, Brighton, and South Coast Railway, but the tramway service of the Croydon Corporation gives direct access to Thornton Heath and Croydon. The roads and sewers on Sections A and B of the estate, consisting of about 8 and 11 acres respectively, have already been formed. Five blocks containing 52 cottages with accommodation for 388 persons, have been completed, and 43 additional cottages will shortly be finished. It is estimated that accommodation for 5,800 persons can be provided on the estate.

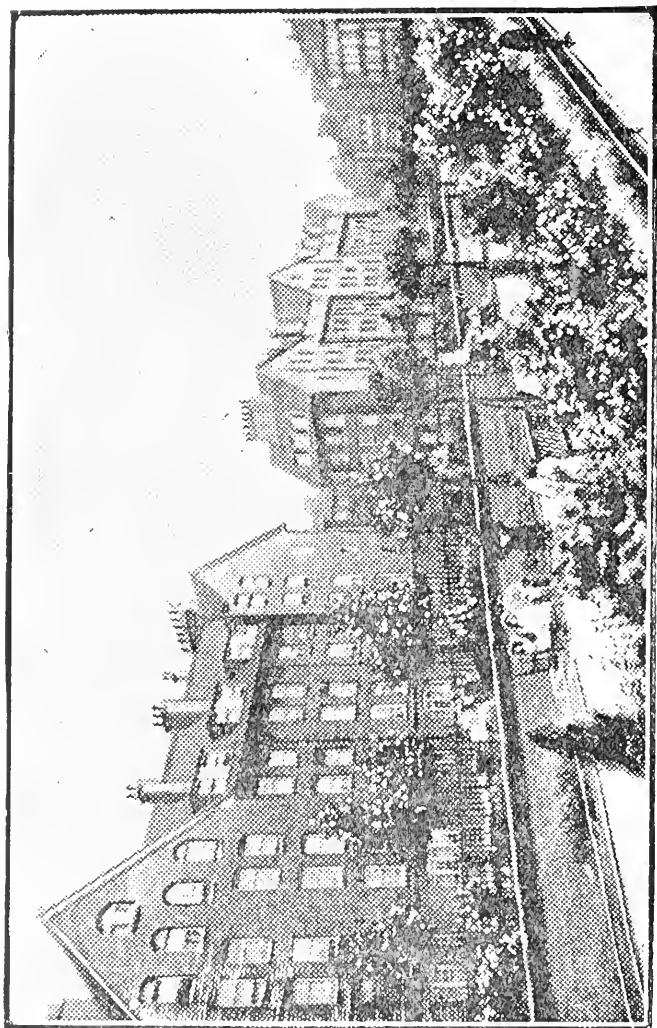
The Wood Green and Tottenham Estate.—This estate, purchased under the provisions of the Act of 1900, is situated in the parishes of Tottenham, Wood Green, and Edmonton, and comprises altogether 225 acres. It consists of two detached portions, of which

LONDON COUNTY COTTAGES AT TOTTENHAM.



[Illustrations kindly lent by "Morning Leader,"]

LONDON COUNTY COUNCIL DWELLINGS.



MILLBANK ESTATE

[Illustrations kindly lent by "Morning Leader."]

the larger, or southern portion, of about 178 acres, lies between Lordship Lane (which is a main thoroughfare from High Road, Tottenham, to Green Lanes, Wood Green) on the south, and White Hart Lane on the north, and the smaller, or northern portion, of about 47 acres, is some quarter of a mile distant, and is approached from White Hart Lane. It is estimated that accommodation for 42,500 persons in cottages and in tenements over shops can be provided on the estate. The cottages, which will be two storeys in height, will contain three to five rooms each, and each will have its own garden.

The northern portion of the estate is not yet ripe for development, and building operations are at present confined to the southern portion. Section A, consisting of about five acres, has already been developed by the erection of 141 cottages, providing accommodation for 1,006 persons. These cottages have been completed and let. On Section B, which comprises about 15½ acres, the roads and sewers have been constructed, and 60 cottages have already been completed. In 1903 the Council accepted a generous offer of £10,000, made by Sir Samuel Montagu, for the development of about 25 acres of the estate. The principal condition of the gift is that the tenancies in the cottages to be erected on the site are to be offered, in the first instance, and from time to time as vacancies occur, to residents of Whitechapel of not less than three years' standing, without distinction of race or creed. On the Tower Gardens section, which has been allocated for the purpose of the gift, 122 cottages are now being built, and it is estimated that in all 568 cottages and a large garden of about three acres can be provided on this section.

Old Oak Common Lane Estate, Hammersmith.—The Council has purchased from the Ecclesiastical Commissioners a site of 54 acres of flat land at Old Oak Common Lane, Hammersmith, at the price of £550 per acre. It is proposed to develop the estate so as to provide for about 9,200 persons in 1,250 cottages of four different classes. According to the estimates of the costs of such a scheme, it would appear that the cottages could be let at reasonable rents, and that the net income would be sufficient to enable the Council to pay the price of the land and to comply with all the financial requirements. A portion of the estate is required by the Great Western Railway Company for the purpose of constructing a branch line of railway, and the development of the estate has for this reason been delayed.

The following table shows the principal dwellings erected by the London County Council, with the situation, date of erection, accommodation, capital expenditure, net rental, working expenses, and return on outlay. (Slight discrepancies in totals due to use of round figures.)

LONDON COUNTY COUNCIL WORKING CLASS DWELLINGS AND LODGING HOUSES.

ANALYSIS OF ACCOUNTS FOR YEAR 1905-6.

Dwellings Opened for more than a Year.

Dwellings and Date of Opening.	Accommodation (persons)	Capital * Expenditure to 31st Mar., 1906.	Net Rental.	Maintenance.	Net return per cent on outlay.
Housing of the Working Classes Act, 1890.		£	£	£	*
PART I.					
Brook Street dwellings (1894-1900) ...	308	17,114	1,024	479	3·2
Boundary Street estate (1895-1900) ...	5,524	337,536	25,777	12,046	3·8
Goldsmith's Row cottages (1895) ...	144	8,128	458	207	3·1
Hughes Fields cottages (1895) ...	666	39,476	1,742	859	4·8
Cable Street dwellings (1896-1901) ...	800	41,252	2,901	1,212	4·1
Shelton Street Dwellings (1896) ...	284	24,392	1,526	557	4·0
* Millbank estate (1899-1902) ...	1,536	82,266	6,565	2,433	5·0
Churchway dwellings (1901-2) ..	832	47,676	3,841	1,427	5·1
Hardy cottages (1901) ...	306	13,298	840	409	3·3
Duke's Court Dwellings (1902) ...	458	23,360	1,792	680	4·8
Russell Court dwellings (1903) ...	293	15,950	1,135	401	4·6
Preston's Road estate ...	269	12,737	377	269	·9
St Luke's dwellings, Wenlake bldgs (1905)	496	24,534	1,840	688	4·7
PART II.					
Cranley buildings (1897) ...	60	3,767	284	109	4·6
Borough Road dwellings (1900) ...	400	29,014	1,827	730	3·7
Cobham buildings (1900) ...	278	15,107	1,091	410	4·5
Ann Street dwellings (1901-2)...	630	26,041	1,914	1,009	3·4
Sylvia Cottages (1903) ...	144	6,053	466	188	4·6
PART III.					
Parker Street house (1893) ...	345	26,565	3,302	2,341	3·6
Carrington house (1903) ...	802	57,085	4,967	3,768	2·1
Dufferin Street dwellings (1892) ...	174	6,614	598	362	3·5
Green St. and Gun St. dwellings (1897)	420	24,934	1,720	660	4·2
Millbank estate (1899-1902) ...	230	12,318	937	347	4·7
Holmwood buildings (1900) ...	72	5,227	367	178	3·7
Totterdown Fields estate (1903-1905)...	3,740	199,853	6,432	2,479	2·0
Preston's Road estate (1904) ...	1,035	38,648	1,509	1,079	1·0
Hughes Fields dwellings (1904) ...	440	17,072	999	491	2·9
White Hart Lane estate, Sec. A (1904)	1,004	40,528	1,739	684	2·6
Wessex buildings (1904-5) ...	1,050	58,161	2,756	1,283	2·5
IMPROVEMENT ACTS.					
Battersea Bridge dwellings (1901) ...	286	17,054	1,117	465	3·8
Council buildings (1894) ...	238	17,041	710	385	1·9
Armitage and Collerston cottages (1894)	464	33,456	1,259	568	2·0
Idenden cottages (1896) ...	400	18,656	1,058	462	3·2
Cotton Street dwellings (1901) ...	360	14,168	982	560	2·9
Barnaby buildings (1904) ...	400	17,806	1,371	653	4·0
Durham buildings (1904) ...	536	27,001	947	585	1·3
Duke's Court dwellings (1902) ...	152	7,786	597	226	4·7
Russell Court dwellings (1903) ..	97	5,316	378	133	4·6
Herbrand Street dwellings (1904) ...	680	33,491	2,719	988	5·1
Bourne estate (1902-4) ...	2,640	186,131	12,798	4,406	4·5
Millbank estate (1899-1902) ...	2,664	142,681	11,254	4,172	4·9
Swan Lane dwellings (1902-4)...	1,270	60,356	1,972	1,290	1·1
Brightlingsea buildings (1904) ..	340	13,664	686	397	2·0
Darcy buildings (1904) ...	190	9,701	692	280	4·2
Hughes Fields dwellings (1904) ...	220	8,536	499	245	2·9
TOTALS	33,677	1,867,569	119,785	53,622	3·6

* These figures are arrived at by reckoning the sites in many cases at "housing valuation." If the actual cost of the land is charged, the capital outlay would have to be taken at about £1,000,000 more, and the net return on actual outlay would then be reduced to about 2 or 2½ per cent.

A more detailed analysis of the outgoings of London County Council block dwellings, with 14,900 rooms, for the year ended March, 1906, shows the amount and percentage of the total in respect of the various items as follows out of a gross rental of £115,165:—

	Total Amount. £	Percentage of Rent.	Amount per Room per annum. £ s. d.	Rent per Room per week. pence.	
Rates and Taxes ...	21,000	18·20	1 10 0	6·92	
Actual Repairs ...	8,050	7·00	0 11 6	2·65	
Repairs Reserve ...	4,000	3·50	0 5 8	1·30	
Collection and Supervision	5,750	5·00	0 8 2	1·90	
Lighting, Heating, Water, and Insurance ...	5,925	5·15	0 8 5	1·94	
*Empties ...	8,522	7·40	0 12 2	2·80	
Irrecoverable Arrears ...	158	·14	0 0 2 $\frac{3}{4}$	·05	
Caretakers' Quarters ...	832	·72	0 1 2 $\frac{1}{4}$	·27	
Interest—					
Land ...	7,560	48,732	41·50	3 9 8	15·96
Buildings ...	41,172				
Repayment of Loans—					
Land ...	1,475	9,876	8·50	0 14 0	3·21
Buildings ...	8,401				
Surplus ...	2,320	2·89	0 4 4	1·00	
	115,165		8 5 8	3/2	

*No less than £5,924, or 70 per cent. of these empties, were in respect of Swan Lane, Preston Road, Wessex Buildings, and Durham Buildings, with only 14 per cent. of the accommodation. The normal amount for empties would seem to be nearer 3 per cent., or 1d. per room per week.

These figures are very instructive, indicating as they do:—

- The extremely large capital charges in respect of building, and therefore the vital importance of trying to reduce this item in all housing schemes.
- The heavy burden of rates and taxes amounting to 2 3 $\frac{1}{2}$ per week for a four-roomed house, or more than the total rent in many four-roomed houses in rural districts.
- The unnecessarily heavy sum charged for repairs which enters into the basis of rateable value, and therefore increases the rates and taxes paid on the dwelling.

Slum Sites and Housing Valuation.—Reference has been made on more than one occasion to the fact that it is the practice of many municipalities in connection with rehousing schemes, to charge to the dwellings account only the value put upon the sites by the

Council's valuer, instead of their actual cost. The vagaries that are possible under the present system are easily seen from a study of the comparative figures of the Brightlingsea Building site acquired for re-housing purposes.

	£
Cost of acquisition of Site	12,000
Commercial value of Site	2,150
Housing valuation	1,000
Value charged to Housing Scheme ...	nil

Thus assuming the ordinary expenses of management, the rents should not be less than $3/8$ per room per week to make a commercial profit, but they average only $2/2$ per room, so the dwellings are subsidised to the extent of $1/6$ per room per week.

The Bourne Estate site cost £201,000, and the buildings cost £142,131, or a total of £343,131 for 1,320 rooms, which are let at average rents of $3/9$ per room per week, producing £12,798 gross rental. Working expenses amount to £4,406 per annum, and loan charges, which are only £6,863 when charging simply the housing valuation of £44,000 for the site, ought to be £12,700 if the full cost of clearance and rehousing is reckoned. This means that to pay all outgoings and to make a strictly commercial profit the rents ought to be £17,106, or $5/-$ per room per week. Thus the already high rents are really subsidised to the extent of $1/3$ per room per week. The net capital equivalent of this subsidy is £157,000, or nearly £60 for each person housed, and £120 for each dwelling provided.

Similarly the Boundary Street scheme was subsidised to the extent of £270,000, or at the rate of £63 for each person housed, and though the average rents are $3/3$ per room per week, they ought to be $4/5$ per room to be commercially profitable.

The better plan would be to charge the dwellings with the whole cost of acquiring the site, and then to show the ratepayers and Parliament what a serious loss must result. If this had been done everywhere from the beginning, a reform of the law would have been inevitably secured long ago.

PROPOSALS FOR REFORM OF THE HOUSING ACTS.

The following proposals for amendment of the Housing Acts have been sent by the London County Council to the Local Government Board :

- (1) That the Council, having cleared an insanitary area and covered it with dwellings, shall not be compelled to sell it at the end of ten years.
- (2) That cleared sites useless for dwellings purposes may be sold or exchanged.
- (3) That the obligation to re-house displaced persons in the vicinity of the displacement *shall be removed in favour of the provision of suitable sites in outlying districts.*

- (4) That the Corporation should be compelled to contribute towards the cost of clearing insanitary areas.
- (5) That the Council should not be liable for poor rate and land tax for cleared areas not built upon.
- (6) That loans for working class dwellings shall be spread over 100 years.
- (7) That when a house becomes a public nuisance it shall be demolished.
- (8) That the Council's lodging-houses shall not pay inhabited house duty.
- (9) That private persons displacing any working class person should be liable to pay for the privilege.

In connection with this last important proposal the Council recognise that it is out of the question to expect private persons to provide a housing scheme in the ordinary sense, and they therefore suggest an amendment of the law on the following lines :—

(i.) That a fund be created to be called the "Purchase of Sites Fund," under the control of the local authority.

(ii.) That the fund be used to defray only the difference (if any) between the actual cost of a site acquired, and its value for housing purposes.

(iii.) That no person, body of persons, or authority shall hereafter be at liberty to displace any persons of the working class unless and until he or they shall have paid to the fund a sum equal to the difference between the commercial and the housing value of a site sufficient, in the opinion of the Local Government Board, for the provision of the required accommodation within a reasonable distance of the displacement.

(iv.) That any payment under (iii.) shall not liberate the person, body of persons, or authority from any obligation or condition requiring him or them to compensate each working-class tenant for the reasonable expenses of his removal.

EIGHT USEFUL FACTS.

1. The death rate in London has fallen thirty per cent. in the last 17 years, and is now only 15·6 per 1,000, as compared with 18·3 in New York, 19·3 in Vienna, 20·6 in Rome, and 25 in St. Petersburg.

2. The extra lives saved in 1905, as compared even with 1891-1900, number nearly 20,000.

3. The phthisis death rate and measles death rate have declined by one-third; epidemic disease death rate and whooping cough death rate have declined by one-half, and typhus has practically vanished since 1890.

4. The death rate in the model dwellings on cleared slum areas is under 13 per 1,000, or one-third of what it was on the old slums before clearance, viz., 40 per 1,000

The interest and sinking fund charges on all the dwellings amount to 47·86 of the gross rental, and the working expenses to 40·23 per cent.

6. The occupations of the tenants vary as follows :—

Labourers ...	789	Tailors... ..	155	Packers ...	97
Clerks ...	312	Cabinet Makers	146	Engineers...	87
Policemen ...	251	Canvassers ...	122	Dressmakers	41
Shop Assistants	202	Cigarette Makers	118	Coachmen	31
Warehousemen	183	Widows ...	116	Motormen	26
Printers ...	182	Tram Drivers ...	110	Milliners ...	19
Charwomen ...	182	Postmen ...	107		

7. The average rent of L.C.C. dwellings, including suburban estates, is 2/11 per room, the average rent of new houses provided by other agencies 2/4 per room, but it is very misleading to compare these figures because the L.C.C. dwellings are mainly central and recent, whereas the others are less central and less recent.

8. The total financial result on all dwellings and estates from the date of opening the first block in April, 1894, up to 31st March, 1906, shows that a sum of £56,882 has been temporarily defrayed out of the rates, of which a sum of £17,798 has already been repaid out of revenue, leaving a net contribution from the rates of £39,084, owing mainly to the fact that during the time the houses are being erected, and before any rent can be received for them, the expenditure is bearing interest but brings back no return.

On the 31st March, 1906, however, there were credit balances in respect of dwellings in occupation as follows :—

	£
Sinking Fund accumulations	72,216
Repairs and Renewals Fund accumulations	27,889

or a total of £100,105, so that except in respect of slum buying the dwellings have more than paid their way.

DWELLINGS ERECTED BY THE LONDON COUNTY COUNCIL.

District, Situation, and Date of Erection.	No. of Dwellings.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	* Cost of Site. (a) Housing Valuation. (b) Actual Cost	Cost per Room.
				£		£	£
Battersea, S.W.							
Battersea Bridge	10	One	5/0	15,704	—	1,350	109 B
Buildings, Bridge	44	Two	6/0 to 7/6				10 S
Road (1901)	15	Three	8/0 to 9/0				
*Durham Buildings,	56	Two	4/6 to 6/0	24,621	—	2,380	92 B
York Road (1904)	52	Three	7/0 to 8/0				9 S
Bermondsey, S.E.							
*Barnaby Buildings	40	Two	5/6 to 6/0	16,374	—	1,422	82 B
Leroy Street (1904)	40	Three	7/6 to 8/0				7
*Swan Lane,	135	Two	5/0 to 5/6	55,356	—	5,000	87 B
Rotherhithe	115	Three	7/0 to 8/0				8 S
(1902-4)	5	Four	8/6 to 9/0				
Bethnal Green, E							
Boundary Street	15	One	3/6	275,526	15	62,710	103 B
Estate (1895-1900)	533	Two	5/6 to 8/0		acres		23 S
	388	Three	7/6 to 10/6				
	98	Four	9/6 to 12/6				
	7	Five	12/0 to 13/0				
	3	Six	14/0 to 14/6				
	103	Work-shops					
Clerkenwell, E.C.							
*Mallory Buildings,	1	One	5/0	9,900		2,120	
S. John St., E.C.	15	Two	6/0 to 7/0				
(1906)	17	Three	8/6 to 9/6				
Deptford, S.E.							
*Raleigh, Drake,	38	Two	5/0 to 5/6	24,325	—	1,283	74 B
and Benbow	74	Three	6/0 to 6/6				4 S
Buildings, Hughes'	8	Four	7/6				
Fields (1904)							
* Sylvia Cottages,	24	Three	7/6	5,053	—	1,000	70 B
Brookmill Road							14 S
(1902-3)							
Finsbury, E.C.							
Costermongers'	29	One	2/3 to 2/9	4,714	—	1,900	54 B
Dwellings,	23	Two	4/6 to 5/0				22 S
Dufferin Street,	4	Three	6/6 to 7/0				
S. Luke's (adapted	12	Sheds	1/0				
1892)	12	Stables	1/6				
*Wenlake Buildings	25	Two	6/6 to 7/0	19,534	—	5,000	80 B
Ruby Street,	40	Three	8/6 to 9/6				20 S
S. Luke's (1905)	15	Four	10/0 to 10/6				

DWELLINGS ERECTED BY THE LONDON COUNTY
COUNCIL.—*Continued.*

District, Situation, and Date of Erection.	No. of Dwellings.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	* Cost of Site. (a) Housing Valuation. (b) Actual Cost.	Cost per Room.
Greenwich, S.E.				£		£	£
East Greenwich Cottages, Black- wall Lane (1894)	30 20 28	Two Three Four	5/0 6/0 to 6/6 8/0 to 8/6	32,308	—	1,148	139 B 5 S
Hardy Cottages, East Street, Trafalgar Road (1901)	51	Three	6/6 to 7/6	12,298	$\frac{3}{4}$ acre	1,000 (17,535)	81 B 7 S
Hughes' Field Cottages (1895)	71 61 2	Two Three Four	5/0 to 5/6 6/3 to 6/6 7/6	35,756	4 $\frac{1}{2}$ acres	3,720 (83,793) †	107 B 11 S
Idenden Cottages, Tunnel Avenue (1896)	50	Four	8/6 to 9/0	17,156	—	1,500	85 B 8 S
Hackney, N.E.							
*Darcy Buildings, London Fields (1904)	25 15	Two Three	6/0 to 6/6 8/0 to 8/6	9,701	—	—	—
*Valette Buildings, Mare Street (1905)	39 34 7	Two Three Four	6/6 to 7/0 8/6 to 9/0 10/6	18,160	—	3,000	87 B
Holborn							
Cranley Buildings, Brooke's Market (1897)	6 6	Two Three	8/0 10/6	3,017	1/5 acre	750 (8,018)	100 B 25 S
*Bourne Estate, Clerkenwell Road (1902-4)	16 306 167 48 23	One Two Three Four Shops	4/6 to 6/0 7/6 to 8/6 9/6 to 11/0 11/0 to 13/0 4/6 to 6/0	142,132	2 $\frac{3}{4}$ acres	44,000 (201,000) †	102 B 32 S
*Herbrand Street, Russell Square (1904)	20 240 120	One Two Three	3/6 to 4/0 6/0 to 6/6 8/0 to 8/6	26,491	—	7,000	78 B 20 S
Shelton Street, Drury Lane (1896)	3 45 11 4 21	One Two Three Four Work- shops	3/6 to 4/0 6/6 to 8/0 9/0 11/0 to 11/6 4/0 to 6/0	19,292	1 1/5 acres	5,100 (68,419) †	111 B 29 S
Islington, N.							
*Wessex Buildings, Wedmore Street, Holloway (1904)	5 140 80	One Two Three	4/0 to 4/6 5/6 to 7/0 8/0 to 9/0	45,661	—	12,500	87 B 24 S

DWELLINGS ERECTED BY THE LONDON COUNTY
COUNCIL.—Continued.

District, Situation, and Date of Erection.	No. of Dwellings.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	Cost of Site, (a) Housing Valuation, (b) Actual Cost	Cost per Room.
Lambeth, S. W.				£		£	£
*Lennox Buildings, Wandsworth Road (1905)	3 17 20	One Two Three	5/6 to 6/0 6/0 to 6/6 8/0 to 8/6	11,608	—	739	—
*Clere Cottages, Wandsworth Road (1905)	7	Three	8/6				
Poplar, E.							
Adelaide Buildings Ann Street (1901)	25 15	Two Three	5/0 to 6/0 7/0 to 7/6	23,781	$\frac{3}{4}$ acre	2,260	76 B 7 S
*Melbourne and Sydney Buildings, Ann Street (1902)	65 30	Two Three	5/0 to 6/0 7/0 to 7/6				
Cotton Street (1901)	30 40	Two Three	5/6 7/6 to 8/0	12,768	—	1,400	71 B 8 S
Council Buildings, Raleana Road (1894)	30 20	Two Three	5/0 to 5/9 6/6 to 7/6	16,420	—	621	136 B 6 S
*Preston's Road (1904)	140 124	Two Three	4/6 to 5/0 6/6 to 8/0	44,435	—	6,950	70 B 11 S
Shoreditch, E.							
Goldsmith's Row Cottages, Hackney Road (1895)	8 12 5	Two Three Four	5/6 7/6 to 8/6 10/0	7,129	—	1,000	99 B 14 S
St. Pancras, N. W.							
Churchway Estate, Seymour Street (1901-2)	2 124 50 4	One Two Three Four	4/6 to 5/0 7/0 to 8/0 9/6 to 12/6 11/6	39,127	2 acres	8,550	94 B 21 S
Southwark, S. E.							
Borough Road Dwellings (1900)	52 32	Two Three	6/0 to 8/0 9/6 to 10/0	24,014	$1\frac{1}{2}$ acres	5,000	120 B 25 S
Cobham Buildings, Pocock Street, Blackfriars Road (1900)	40 20	Two Three	6/0 to 6/6 8/6 to 9/0	13,007		2,100	93 B 15 S
Green Street and Gun Street, Black- friars (1897)	13 71 18 8	One Two Three Sheds	4/6 to 5/0 6/6 to 7/0 8/6 6d.	21,075	$\frac{1}{2}$ acre	3,860	100 B 20 S
Holmwood Build- ings, 97, Southwark Street (1900)	12 4	Two Three	8/6 to 9/0 12/6	4,777	—	450	133 B 13 S

DWELLINGS ERECTED BY THE LONDON COUNTY
COUNCIL.—*Continued.*

District, Situation, and Date of Erection.	No. of Dwellings.	Rooms in each.	Rent per Week.	Cost of Building.	Area of Site.	* Cost of Site. (a) Housing Valuation. (b) Actual Cost.	Cost per Room.
				£		£	£
Stepney, E.							
*Brightlingsea	5	One	3/6 to 4/0	13,665	—	1,360	81 B
Buildings, Narrow	20	Two	5/0 to 5/6				8
Street (1904)	35	Three	7/0 to 7/6				
	5	Four	8/6 to 9/0				
Beachcroft Build- ings, Brook Street	20	Two	5/6	11,736	1 acre	1,200	117 B
(1894)	20	Three	7/0 to 7/6				12 S
Cranford Cottages, Brook Street (1900)	18	Three	8/6 to 9/0	4,397	—	600	80 B
Cable Street, Shadwell (1896- 1901)	20	One	4/6 to 5/0	37,592	1½ acres	3,660 (40,516) †	12 S
	100	Two	5/6 to 6/6				94 B
	60	Three	7/6				9 S
*Westminster, SW							
*Dukes Court,	10	One	4/0	25,548	Part of	5,600	84 B
*Drury Lane (1902)	75	Two	6/6		Clare		18 S
	35	Three	8/6		Market		
	10	Four	10/6		site		
*Siddons and Stir- ling Buildings,	10	One	4/6	17,267	5·23 acres	4,000	89 B
*Russell Court,	30	Two	6/6				21 S
*Drury Lane (1903)	35	Three	8/6				
	5	Four	10/6				
Millbank Estate (1899-1902)	2	One	3/6	202,927	8 acres	44,340	92 B
	485	Two	6/6 to 8/6				20 S
	392	Three	8/6 to 10/6				
	16	Four	12/0 to 13/0				
	1	Five	12/6				
*Croydon (Surrey)							
*Norbury Estate, Palmer's Road (1906)	6	Four	8/6	—	—	—	—
	2	Five	11/0				
*Tottenham, N.							
*White Hart Lane,	81	Three	5/0 to 6/0	38,018	5 acres	2,510	75 B
Lordship Lane (1904)	40	Four	6/3 to 6/6				5 S
	20	Five	7/6 to 8/0				
*Wandsworth, SW							
*Totterdown Fields	32	Two	6/0	—	—	—	—
Upper Tooting	241	Three	6/6 to 8/0				
Road, Tooting	76	Four	8/0 to 10/6				
(1903-5)	115	Five	9/6 to 13/0				

† Actual cost of area in Brackets and underneath.

* New dwellings built in the four years since the preparation of the tables in
Housing Handbook pp. 83—84.

HOUSING IN THE CITY.

The City Corporation has not erected any artisans' dwellings under the Housing of the Working Classes Act 1890, but it has put up three blocks of dwellings under other powers and one voluntarily, the costs being paid out of the city's fund.

The buildings erected under the Artisans' and Labourers' Act are situated on a site in Stoney Lane, Middlesex Street, which was cleared between 1877-1879. The site covers 79,198ft., or nearly two acres, and five separate blocks of dwellings have been erected, at a total cost of £201,415. Each of the blocks is five storeys high, counting the ground floor, and altogether they contain 241 tenements. Under two of the blocks are 20 shops, with 34 rooms at the rear, and this brings the total number of habitable rooms, exclusive of the shops, up to 535. The rents are as follows:—Large shop, with one room, 28/- per week; shop, with two rooms, 25/-; small shop, with one room, 16/-; shop and basement, 13/-; small shop and basement, 10/-; three-room tenements, 8/6 to 9/- per week; two-room tenements, from 6/- to 7/6 per week; and one-room tenements, 4/- per week. Rentals in 1905 amounted to £5,930, against an expenditure of £5,410, including £2,933 interest on loan. There was thus a balance of £223 in favour of the account.

Tower Bridge buildings, in Dockhead, were taken on lease by the Corporation for 25 years. They are of the model dwelling style, and comprise basement, ground, and four floors. The area of the site is approximately 6,830 square feet, the buildings covering about 4,720 square feet. Excluding the shops on the ground floor, the dwellings consist of 70 rooms, divided into 31 suites of one, two, and three rooms, providing accommodation for about 30 families. The weekly rents range from 9/6 to 3/6. The rents for the year 1905 amounted to £875, and the outgoings to £1,076 13s. 10d., leaving a deficit of £314 os. 4d. to be made up from the funds of the Bridge House Estates. These are about the average figures.

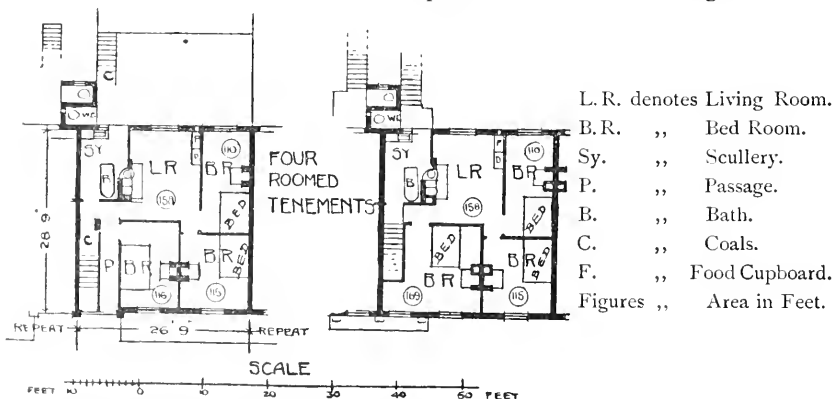
Viaduct Buildings stand on a site which, with a covered yard, is 8,400 square feet. They are four floors high, including the ground floor, and contain 40 dwellings, each with parlour, scullery w.c., etc., and one bedroom. The number of persons occupying the dwellings is 178. The total rentals for 1905 amounted to £784, the rents charged ranging from 8/6 to 6/- per week.

The dwellings erected voluntarily by the Corporation, in Farringdon Road, were built in 1865, at a cost of £54,568, and extended in 1880, at a cost of £5,199. The area of the site is about 26,800ft. super. The buildings are six floors high, including ground floor, and contain twelve shops, each with parlour, scullery, w.c., etc., and two bedrooms; 84 dwellings, each with parlour, scullery, w.c., etc., and two bedrooms; and 84 dwellings, each with parlour, scullery, w.c., etc., and one bedroom. The total number of persons accommodated is 833. The rents per set of rooms range from 4s. 6d. to 7s. 6d. per week, and the total rentals for 1905 amounted to £3,892.

METROPOLITAN BOROUGH COUNCILS.

Battersea.—The Council has built, by direct labour, tenements and houses, on the Latchmere Estate, for 315 families of the working classes. Each house or tenement is self-contained, is wired for electric light, 1d. in the slot at 4d. per unit, and is provided with combined food cupboard and dresser, and ample shelving, with patent combined kitchen-range, copper, bath arrangements, and back garden. The walls are of hard stock bricks, the fronts faced with picked stocks, with red hard courses and quoins to the windows. The roofs are of Welsh slate, capped with red tiles. Wages paid by the Council were:—Plumbers and plasterers, 11d. per hour; carpenters, bricklayers, electricians, and masons, 10½d. per hour; lathers and painters, 9d. per hour; scaffolders, 8d. per hour; labourers and watchmen, 7½d. per hour. Forty-eight hours was a week's work. The price of the building worked out at under 7d. per foot cube, or £78 per room, not counting the bathroom-scully, with an area of 75 square feet. The houses are supplied with water by an artesian well, 456 feet deep, sunk on the estate. The average cost of electric light to the tenants is 1¾d. per night in winter, and ¾d. in summer. Streets and buildings cover nearly eight acres, while nearly four acres are reserved for a recreation ground.

On the Town Hall Estate there are 14 houses containing two three-room tenements each, and four houses containing two two-room tenements each, fitted up similar to those on the Latchmere Estate. Wood block flooring, however, is provided on the ground floors. The last financial returns were as follows: *Latchmere Estate*—receipts £7,405; expenditure (including interest and repayment of loans) £7,503, deficit £98. *Town Hall Estate*—receipts £760, expenses £851, deficit £91. When the repayments are balanced against this the result is that they may reasonably claim to be self-supporting. The houses are divided into three distinct types, viz., four-room tenements, three-room tenements, and five-room houses. The height of all rooms is 8ft. 9in. clear, and each tenement has its own separate entrance and back garden.



BATTERSEA COTTAGE FLATS—LATCHMERE ESTATE.
 Four-roomed tenements (see tables following).

Bermondsey.—The Borough Council, under Part II of the Housing Act, 1890, has erected four blocks of model dwellings capable of accommodating 980 persons in 490 rooms, on the Fulford Street and Braddon Street area. These dwellings were constructed from competitive designs, adjudicated upon by the Vice President of the Royal Institute of British Architects. They are on the balcony system, and cost £83 per room, or 8 $\frac{3}{4}$ d. per foot cube.

Camberwell.—Two schemes are being carried out by the Council under Part III, one in Camberwell which is described elsewhere, for reconstructing an insanitary area [sec. 59 (2) (3)], and the other in Grove Vale, Dulwich, for providing new dwellings under sec. 59 (1).

There a plot of land, about eight acres in extent, has been purchased for £5,400, after setting aside a proportion for public improvements. Ninety-five houses have been erected to accommodate 183 tenements. The scheme is completed, and the total cost of the site and houses is over £60,000. This estate is quite self-supporting, after setting aside the unnecessarily liberal proportion for repairs fund as required by the London County Council.

The financial results show a surplus at March, 1906, of £82 11s. after paying all working expenses, with interest and repayment of loans and a sum of £554 in respect of loan charges and contributions to a repairs fund while the buildings were in course of erection and producing no income. Empties last year were £2 17s. 7d., and arrears nil on a rental of £4,798. The estimated gross profit for the year ended March, 1907, is £3,492—sufficient to pay £1,478 in rates and all the above charges, and to give a surplus of £659. In a special report on this subject the Borough Accountant shows that the repairs fund already contains £1,300, and that the accumulated surpluses of this Dulwich scheme will amount to £4,474 in 1914-15, thus almost paying for the deficit on the acquisition and improvement of the Hollington Street area.

The total outlay of the Council on all its housing schemes is about £120,000.

Chelsea.—The Council bought Onslow dwellings in 1901, and in Beaufort Street, near Battersea Bridge, also purchased, about four years ago, a cleared site, some 1·6 acres in extent, and has erected artisans' dwellings thereon. These dwellings consist of five blocks of six-storied houses, known as Sir Thomas More Buildings, and contain 262 tenements, with 583 rooms, costing £89 or 8 $\frac{3}{4}$ d. per foot cube. A drying room, day and night hot water supply, including boiling water for kettles, and eight bath rooms are also provided. All partitions are of fire-proof material 2 $\frac{1}{2}$ inches thick, and the walls are finished with distemper. The floor area is 239 square feet for one-room, 380 square feet for two-room, and 538 square feet for three-room tenements. In 1905-6 the Council erected Pond House upon the site of Nos. 21-23, Pond Place.

Hackney.—The erection of tenement dwellings in Urswick Road at an estimated cost of £21,000 is under consideration.

Hammersmith.—In November, 1903, three blocks of eight tenements for 24 families were opened in Yeldham Road. The rooms are lighted by electricity from the adjacent works. The buildings, the total cost of which was £5,500, were built on vacant land.

Hampstead.—A site was acquired in Lower Cross Road, at the corner of Upper Park Road, and three blocks of dwellings, with accommodation for about 250 people, have been completed and are occupied. The sets of rooms are self-contained, each having its own scullery, water closets, etc.

St. Marylebone.—The London County Council sanctioned a loan of £12,265 for the buildings on the condition that the Borough Council set aside £103 a year as a repairs fund. The buildings were completed in March, 1905. They consist of seven stories in red Ibstock facings, relieved with picked Fletton bricks, which are largely used throughout, and set in Portland cement mortar. The back part of the roof is flat and used as a drying ground. Entrance halls, corridors, staircases, landings, and wash-houses, are of glazed brick-work from floor to ceiling. There are two wash-houses, each with two washing troughs on each floor, with dust galleries for sanitary dustbins between. There were very many more applicants than tenements. The Improvements and Housing Committees submitted a scheme, under Part II, in relation to an area known as the Devonshire Place area, but owing to various circumstances it has not yet been proceeded with.

St. Pancras.—The London County Council, under Part I of the Housing Act, has cleared the area known as Churchway, and erected model dwellings thereon. The Borough Council, under Part II, proposes to deal with four other areas—the Brantome Place, Prospect Terrace, Chapel Grove and Eastnor Place areas. Brantome Place area has recently been demolished. Prospect Terrace area is about to be demolished. It is proposed to erect model dwellings in both areas, which will re-house 520 persons—320 in Brantome Place and 200 in Prospect Terrace. This, however, will not re-house the whole of those displaced, and to provide for the surplus the Council has erected working-class dwellings in Great College Street. The site extends to 15,404ft., and the buildings accommodate 332 persons. Each tenement is self-contained, having its own wash-house, copper, and sanitary conveniences, and a small covered balcony on which a dustbin stands. The contract for the erection of the buildings amounted to £17,734, but to this must be added the cost of the site—viz., £6,500. Model dwellings are also proposed to be constructed on Chapel Grove and Eastnor Place areas. In the first case accommodation will be provided for 400 persons in the place of 501 who will be displaced by the execution of the scheme, while in the latter case, 100 persons will be re-housed, 189 being displaced.

Shoreditch.—The Shoreditch Vestry cleared a large insanitary area in Moira Place, displacing 533 persons. Artisans' dwellings were erected in 1899, capable of re-housing 400 people, and further blocks of dwellings, with shops, have been erected for another 148 persons. Under Part III of the Act the Council has also purchased an estate at Haggerston, and intends developing it for housing purposes.

Stepney—Two schemes under Part II were inaugurated by the late Limehouse Board of Works, the sites being practically cleared before the Council came into existence. The Queen Catherine Court scheme was sanctioned at the end of 1893. The number of persons displaced was 133. The area of the whole site is about 9,000 super. feet, and a block of dwellings ("Edward Mann Buildings") has been erected on 6,000 super. feet, and the remainder of the site has been let as a store. These dwellings accommodate 128 persons. The Council has also purchased under the provisions of Part III of the Housing of the Working Classes Act 1890, seven private houses adjoining the area in Dorset Street and Brunswick Place, which the Council let as workmen's dwellings.

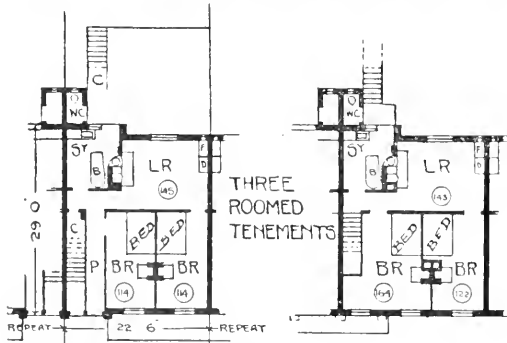
Westminster.—The Westminster City Council purchased a site from the Ecclesiastical Commissioners, with a frontage to Regency Street of 305 feet, to Page Street of 175 feet, and to Vincent Street of 228 feet, containing a superficial area of nearly $1\frac{1}{2}$ acres. Three parallel blocks, known as Norfolk House, Probyn House, and Jessel House, have been built, six storeys in height, including half-basement and attic storeys. There are two roadways, or playgrounds, 40 feet wide between the blocks, at the ends of which arcading has been constructed to connect the buildings, so as to form continuous and artistic frontages. The buildings house about 1,600 persons, there being 793 rooms divided into 342 tenements. The rents include chimney sweeping and the free use of venetian blinds, baths and hot water supplies, and drying room. The cost of the land and buildings has been approximately £95,000, or about £5,000 less than the architects' original estimate, and the rents are adjusted to a scale that will, after providing for a sinking fund to repay the total outlay on the buildings in 60 years, and on the land in 80 years, give a net return on the expenditure of $3\frac{3}{4}$ per cent. per annum. The scheme is therefore self-supporting, ample provision having been made for all outgoings. The dwellings are occupied only by members of the working classes principally employed at limited wages, within the City of Westminster. The one, two, and three-room tenements are on the associated principle, but the four-roomed are self contained. The elevations are faced with red Leicester bricks, relieved with artificial stone dressings of a pale buff tint, while carved cement ornament has been introduced with good effect. The landings and staircases have dados of white tiles with borders of blue tiles in relief, and ornamental panelled balusters have been used instead of plain bars. Each living room has a dresser and shelves, a self-setting close range, with removable oven, a cupboard in two parts, ventilated at the top for food, and arranged as a coal bunker below. Each bedroom has a stove and a clothes cupboard. The windows have special arrangements for affording ventilation when closed, and there are ventilating fanlights over the doors of the tenements. Gas for lighting and cooking is supplied on the penny in the slot system. On every landing there are sinks and taps, besides a laundry fitted with boiler and washing trough, of which each tenant has the exclusive use for one day. There are nine bath-

rooms on the basement of Jessel House, free to tenants at separate times for males and females. Hot water can be obtained at all times, day and night, from taps on the areas, while in an urn room are copper kettles, from which boiling water will be served at breakfast and tea times. There are, in addition, workshops, a drying room, free of charge, and lock-up sheds for cycles and perambulators, at 2d. or 1d. per week.

In July, 1906, there were opened the City of Westminster Dwellings, Marshall Street, Golden Square, W. The building is five storeys in height, and has a total of 20 tenements, containing 50 rooms. The rents are higher than in Regency Street, owing to the increased value of the land.



WESTMINSTER BLOCK DWELLINGS—REGENCY STREET.
Associated, Single, and Two-room Tenements. Rents,



- L.R. denotes Living Room.
B.R. „ Bedroom.
Sy. „ Scullery.
P. „ Passage.
B. „ Bath.
C. „ Coals.
D. „ Dresser.
F. „ Food Cupboard.
Figures „ Area in feet.

BATTERSEA COTTAGE FLATS—LATCHMERE ESTATE.
Three-room tenements (see under Battersea and tables following)

DWELLINGS ERECTED BY METROPOLITAN BOROUGH COUNCILS.

Situation and Date of Erection.	No.	Rooms in each.	Rent per Week.	Cost of Building and other Works.	Area of Site.	Cost of Site.	Cost per Room.
*Battersea				£		£	£
Latchmere Estate	69	Three	7/6	98,303 5s. 11d.	7 acres, 1 rood 28½ pls.	Land, Corporate Property, 4,142 Road	85
Cottage Flats	69	Three	7/6				4 R
	73	Four	10/0				—
	73	Four	10/6				89
Latchmere Estate Cottages	2	Three	7/6	11,421	½ acre	Ditto, 319 Footpath	114
	1	Four	10/0				—
	28	Five	11/6				—
Town Hall Estate	4	Two	6/6				—
Cottage Flats	4	Two	6/6				—
	14	Three	8/6				—
	14	Three	8/6				—
*Camberwell							
Hollington Street, 230 houses in slum remodelled and adapted into 370 dwellings	243	Two	4/6	Adapted 45 per house	5½ acres	Varied Tenures, 3,500 Road	—
	56	Three	6/6				—
	67	Four	8/6				—
	4	Five	10/0				—
Grove Vale	86	Three	10/0	46,902	6½ acres	5,540 S 5,597 R	73 B 17 SR
	88	Four	11/0				—
	6	Five	14/6				90
	1	—	20/0				—
*Bermondsey							
Fulford Street and Braddon Street	25	One	3/6	42,082	5,000 sq.yds.	36,780	86 B
	165	Two	5/6 to 6/0				75 S
	45	Three	7/6 to 8/0				—
*Chelsea							
Onslow Dwellings, Pond Place	45	Two	4/6 to 5/0	Already built	1 acre 4,779 sq.yds.	Land and Buildings c18,350	66
	63	Three	5/6 to 6/0				—
Sir Thomas More Buildings, Beaufort Street	37	One	3/6 to 4/0	51,704 inclusive	1 3/5 acres	c12,500	89 BR
	130	Two	6/0 to 7/0				22 S
	94	Three	8/6 to 9/6				111
Pond House, Pond Place	8	Two	7/6	8,372	1/5 acre	c2,300	95 B
	24	Three	9/6 to 10/6				24 S
							119
*Hammersmith							
Yeldham Road (1903)	12	Three	6/6 to 7/0	5,684 6s. 8d.	640 sq.yds.	240 inclusive	65 B
	12	Four	8/9 to 9/0				3 S
*Hampstead							
	12	Two	6/6 to 6/9	11,496	1 rood 17 pls.	1,296 inclusive	93 B
	20	Three	9/0				10 S
	10	Four	11/6				103

DWELLINGS ERECTED BY METROPOLITAN BOROUGH
COUNCILS.—*Continued.*

Situation and Date of Erection.	No.	Rooms in each.	Rent per Week.	Cost of Building and other Works.	Area of Site.	Cost of Site.	Cost per Room.
Shoreditch				£		£	£
Moirs Place	36	Two	6/6	18,386	1½ acres	4,420	91 B
	62	Three	8/6				22 S
							—
							113
*S. Marylebone							
John Street Dwellings (1905)	18	One		12,265	1,045 sq.yds.	7,400	128 B
	24	Two					80 SR
	10	Three					—
*S. Pancras							
Great College Street	2	One	5/0	17,618	948 sq.yds.	6,500 inclusive	106 B
	2	Two	7/0 to 8/0	8s. 4d.			39
	48	Three	9/6 to 12/0				—
	4	Four	12/0 to 15/0				145
*Stepney							
Edward Mann Buildings, Dorset Street, Ratcliffe (1903)	11	Two	6/0 to 7/0	5,639	641 sq.yds.	851	85 B
	14	Three	7/0 to 8/0	3s. 9d.			13 S
							98
Potter Dwellings, 3, Colt Street, and Limehouse Causeway, Limehouse (1904)	15	Two	6/0	5,974	918 sq.yds.	1,110	90 B
	12	Three	7/6	6s. 4d.			17 S
							107
Nos. 25, 27, and 29, Dorset Street (1904)	3	Four	6/6 and 7/6	450 inclusive	133 sq.yds.	408	—
and Nos. 3, 4, 5, and 6, Brunswick Place, Ratcliffe. Houses purchased (under Part III. Housing Act) May 1904	4	Four	7/6	450 inclusive	170 sq.yds.	408	—
*Westminster							
Norfolk House, Probyn House, and Jessel House, Regency Street, Westminster	44	One	3/0 to 4/3	63,000	1½ acres	32,000	79 B
	159	Two	6/0 to 7/0				41
	126	Three	8/6 to 9/6				—
	14	Four	11/6 to 12/6				120
Golden Square, Marshall Street	10	Two	8/0 to 8/6	4,600	356 sq.yds.	2,700	92 B
	10	Three	11/0 to 11/6				54
							146
*Woolwich							
Manorway Cottages	25	Four½	8/0 to 11/0	8,480	-	—	85 B

c Roads and Sewers included in Building Cost.

d Housing Valuation.

* *New dwellings built in the four years since the preparation of the tables in Housing Handbook, pp. 83—84.*

CHAPTER V.

MUNICIPAL HOUSING IN THE PROVINCES.

This chapter consists of two parts (1) Short alphabetical notes on various towns; (2) Fuller particulars as to Birmingham, Glasgow, Liverpool, Manchester, Newcastle, and Sheffield Cheap Municipal Cottages.

Altrincham, Bangor, Exeter, Guildford, Merthyr Tydfil, Neath, Prescot, Stretford and Sheffield are dealt with in Chapter VIII.

I.—SPECIAL NOTES AND GENERAL INFORMATION.

Aberavon.—A scheme prepared for 24 houses at 6s. per week, costing £165 each for building and £322 for the site, has been strongly opposed by various “interests.”

Bath.—Dolemeads Dwellings have been erected in a low-lying district on the river level. There are 42 houses erected on what was formerly a very unhealthy district, being subject to serious floods occasionally. The site has, at a cost of about £8,000, been raised above flood level. The rents are collected weekly, no arrears being allowed, and although somewhat costly a vast improvement has been effected. The Council has approved of a further outlay of £8,000 in this district, upon similar dwellings and street widening.

Barnes.—“The houses are all tenanted and continue to be extremely popular. They involve no charge on the rates.” (*Report M.O.H.*)

Birkenhead.—It is proposed to acquire 1,798 yards of land for £1,573, and pay £1,138 for a portion of this as a site for new municipal houses.

Bradford.—A committee has been formed to work on the lines of Miss Octavia Hill. Sixty-six workmen’s dwellings, as an instalment towards the provision of accommodation at a distance for the persons to be displaced from an insanitary area, have been built and occupied. The cost per house is: Land £28 11s. 6d., buildings £183 0s. 6d., streets and sewers £28 8s., establishment charges £7 4s., or a total of £247 4s. Building cost per foot cube 4½d.; rents 5½d. Plans for tenements in the Longlands District are before the Local Government Board. The cottages have two floors and an attic.

Brighton.—Some of the cleared area was sold under a condition that working class dwellings should be erected. Thirty cottages and ten double tenements have been thus provided by private enterprise.

Carlisle.—Receipts from dwellings £135, working expenses £73, net return £62 towards loan charges.

Chester.—Agreed to build on Corporation land the following additional houses : 8 one-bedroom houses at 2/6 per week instead of 2/9 ; 16 two-bedroom houses at 3/3 per week instead of 4/7 ; 4 three-bedroom houses at 3/6 per week instead of 5/7½—the difference being contributed by the rates, provided it does not exceed the amount of the annual contribution to the sinking fund. Half the tenants of the twelve existing cottages earn under £1 a week, and the other half under 25/- a week.

Croydon.—Eighty-six cottages have already been erected on land at Woodside, and a scheme is being prepared for utilising additional land purchased at a cost of £4,550. The cost per foot cube was 7d., and the relative sizes are : Class A, 6,561 cubic feet ; and Class D, 8,943 cubic feet.

Camberley.—A scheme is being promoted under Part III, in the face of considerable opposition, for leasing 3½ acres of the Crown lands, off King's Ride, at £12 per acre, and building only eight houses to the acre, at a cost of £200 each, to be let at 6/6 per week.

Cambourne.—Alterations are being made in the bye-laws to enable a scheme to be carried out with financial success in place of a previous proposal which, it is alleged, was killed by the unnecessary requirements of the building regulations.

Chelmsford.—Seven houses of an inferior type, dilapidated and out-of-date, were purchased conditionally by the Town Council for £495, with a view to their adaptation under Section 57, Part III, of the Act of 1890, but the Local Government Board advised the Council not to spend money in this way on such bad property, but rather to erect new tenements or cottages.

Coventry.—The Council has adopted Part III, and proposes to carry out a scheme for erecting 70 houses, to be let at 5/- per week.

Chiswick.—Twenty houses have been built at Strand-on-the-Green in two blocks, 10 houses with 19ft. frontage, costing £400 each, and 10 with 18ft. frontage, costing £365 each, the land and roads costing £973. The rents are 4/9 and 6/3 per week.

Devizes.—In addition to letting out 54 building plots, the Council have built 12 cottages, at a cost of £158 12s. per cottage for building, £15 12s. for roads, and £6 6s. per annum ground rent, or a total cost of £174 4s. per cottage. Ten are let at 5/6 and two at 6/- per week, and they are expected to be self-supporting. It was said in the Council that speculative builders had done and were doing a great deal in Devizes in putting up small villas, but the difficulty lay with the cottages, which they failed to erect in sufficient numbers. It is found that several plots of land originally leased to workmen occupiers, have now got into other hands, owing to the workmen leaving the town.

Ealing.—Five acres out of an estate of $6\frac{1}{2}$ acres have been covered by 103 cottages and 36 flats, at a total outlay of £40,000. The flats have two bedrooms, kitchen, and scullery, and are let at 5/6 and 6/- per week. The Council has not availed itself of the extended period for repayment of loans granted by the Act of 1903.

Finchley.—Sixty cottages are now erected, and there is land, part of the site, divided into 30 plots and let in allotments.

Flockton (U.D.C., population 1,280).—Out of 259 houses in this district, only 100 have more than two rooms, and the Council has appropriated, for building six houses under Part III, a portion of four acres of land acquired for a sewage scheme, at a cost of £66 per acre. The six houses are to cost £1,275, and to be let at £10 each per annum.

The rents are 6/6 per week, producing £162 10s. per annum.

Hampton.—After a very full investigation by accountants and a special committee, at the instance of hostile critics, it has been officially decided that these Municipal cottages pay their way, and are no charge upon the rates.

Hendon.—The Council offered a prize of £20 for a design for cheap cottages, not to exceed 6d. per foot cube, and adopted the plans of Mr. Hornblow. A scheme is going forward for the erection of houses on five acres of land, forming part of the present Child's Hill allotments, to be bought from the Ecclesiastical Commissioners for £2,380, in addition to an expenditure of £2,610 on roads, or a total cost of £4,990. The estimated cost of 34 houses, with 15ft. frontage and 120 houses with 13ft. frontage is £34,980, making altogether £39,970 for land, roads, and buildings for 150 cottages, with rents at 8/- to 8/6 per week, or £3,276 per annum. The scheme to be self-supporting.

Hereford.—It was reported to the Council that there was only one empty cottage in the town below 5/- a week, and a scheme has been put forward for the adoption of Part III, so as to purchase nine acres of land, and lease it to a company or an individual to build cottages thereon.

Heston-Isleworth.—Twenty-two cottages are built, and there is land available for 100 more houses.

Hornsey.—One hundred and forty-four cottages and 24 flats have been erected for some time, and 140 houses fitted with Corne's combination bath, were completed in 1904. The cost per foot cube was class A 6d., class B $6\frac{1}{4}$ d., class C $6\frac{1}{4}$ d., and class D $6\frac{3}{8}$ d. A further scheme has now been adopted for erecting 120 cottages on $6\frac{1}{2}$ acres of land at Highgate. The complete Hornsey schemes, including 308 cottages, costing £94,485, showed in 1905, receipts £6,552, working expenses £2,391, gross profit £4,161, equivalent to $4\frac{2}{5}$ per cent. on outlay. Rates, taxes, and water are estimated in the new scheme at 22 per cent. of the gross rental. Empties and repairs at 10 per cent.

The cottages as designed by Mr. E. J. Lovegrove, the Borough Engineer are to have forecourts of 10 to 15ft., with gardens at the rear 25ft. to 65ft. deep. They are to be built in red brick, with rough cast fronts, in blocks of six to ten, and are to be of five types as under :—

Cottages.		Rooms.		Frontage.		Weekly Rent.
22	...	six	...	21ft.	...	12/3
26	...	six	...	17ft. 6in.	...	10/6
24	...	five	...	13ft. 6in.	...	9/9
22	...	four	...	13ft.	...	9/-
26	...	three	...	13ft.	...	7/6

All have a scullery and a bath. The cost of land is £5,700, and the estimated cost of building £39,690, or a total estimated cost of £45,390, to be borrowed for sixty years at 3½ per cent.

The Borough Surveyor advocates very strongly the principle of the four-class scheme carried out in Hornsey, whereby a certain percentage of the houses, rather larger and better than the ordinary cottages, are let at such fairly high rents as 11/3 per week, thus facilitating the supply of a cheap cottage for 6/6 per week, giving combined living and sitting room, scullery, bath (hot and cold water), larder, W.C., and coals, and two bedrooms, with a front and back garden—accommodation at a rental not to be found elsewhere in London. It also appears that even these higher-rented cottages were taken up by working men of small wage but with wage-earning families who desired to keep under the parental roof instead of taking lodgings. Certainly the idea of *varied* accommodation is the very essence of success in housing schemes.

Hull.—In addition to the 40 tenements in blocks the Council have erected on three sides of a quadrangle 11 six-room dwellings, with gardens, at 6/6 per week, and 34 four-room dwellings at 5/3 per week, while 32 four-room dwellings at 6/- per week are in course of erection.

Llandudno.—The cottages built by the Council have been continually let at 7/6 per week, and there is a very long list of applicants for vacancies. Each cottage has a frontage of 18 feet 4 inches, and the depth of the plot of land is 56 feet. The accommodation consists of living room 14 feet by 13 feet 9 inches, kitchen-scullery 13 feet by 9 feet 6 inches, pantry, coalhouse, and w.c. on ground floor, with three bedrooms 13 feet 6 inches by 9 feet 6 inches, 15 feet 3 inches by 8 feet 3 inches, and 11 feet 9 inches by 8 feet 6 inches respectively. The external walls are of rubble local stone cemented and pebble dashed externally. The internal walls are of brick with lath and plaster stud partitions on the first floor.

The height of rooms is 9 feet on ground floor, and 9 feet 3 inches on first floor. The roof is of Bangor slates laid with a 4 inch lap. All the rooms on the ground floor are paved with blue Staffordshire tiles on 4 inch of concrete.

The cost of building has been as follows :—8 flats at £143 per flat, 6 houses at £177 per house, 8 houses at £207 per house, 19 houses at £212 per house, and 10 houses at £274 per house.

The Council are satisfied the cottages have supplied a long felt want. Their action has also been an *inducement to private speculators to build* a more more modest class of house than had been the practice.

Nantwich.—The Housing Committee of the Council report that there are 707 houses, or half the total number in the town of Nantwich containing only two bedrooms, while 30 houses have only one b.çroom. Part III of the Act has been adopted.

Plymouth.—The Council has built four blocks of flats containing 245 rooms, at a cost of £22,420, on $\frac{3}{4}$ -acre of cleared area, under Part I. It has also bought $29\frac{1}{2}$ acres of vacant land on the outskirts, at a cost of £19 600, and has built on part of it 153 houses (mostly flats), at a cost of £37,203 for 559 rooms. Nearly a fourth of the area cleared is still available for building purposes. The rents are as follows :—Five rooms, 8/-; four rooms, 7/-; three rooms, 5/- to 6/-; two rooms, 3/- to 5/- per week. The total income last year was £3,138, and the working expenses were £1,373, leaving a net return on capital of £1,765. The Admiralty have recently offered to lease the site of Millbay Barracks to any public authority or syndicate who erect suitable working-class dwellings, and give a preference as tenants to Admiralty employees, Naval ratings and marines. The Town Council considered, however, that the present buildings are useless, and the cost of adaptation would be too great.

The sum spent on clearance and building 317 dwellings for 1,585 persons was £108,000, involving a charge on the rates of £2,800.

The average death-rate of the borough for the past ten years (1896-1905) compared with the previous ten years (1886-1895) is as follows :—

Average 10 years.	Average 10 years.	Reduction.
1896-1905	1886-1895	
18'47.	21'21.	2'47 per 1,000.

This reduction is equal to a saving of 323 lives a year.

The averages for the district in which the unhealthy area dealt with under Part I of the Housing of the Working Classes Act of 1890 is situated, viz., How Street and Looe Street, are as follows :—

Average 10 years.	Average 5 years.	Reduction.
1896-1905	1891-1895	
18'8.	22'5.	3'7 per 1,000.

Richmond —At Richmond there are now 135 houses, containing 666 rooms and 135 sculleries, costing altogether £38,729, or an average inclusive cost of about £58 per room. The income to March, 1906, averaged £2,435 per annum, working expenses £1,195, and the gross profit £1,240, equivalent to $4\frac{1}{2}$ per cent. on the total capital outlay. The estimates for 1907 show a balance in hand of £360, and the balance sheet shows a balance of assets over liabilities of nearly

£4,000. The twenty conclusions (p. 131 Housing Handbook) hold good, except that the period of repayment of loan has been extended to 58 years. A scheme for clearing three acres under Part I has been begun at an estimated cost of about £38,000, and already £22,122 has been spent in the purchase of part of the area. The scheme for rehousing 300 of the 500 persons dispossessed will, unfortunately, be crippled from the start, owing to the site for the first 200 being situated in a somewhat inaccessible position at one of the most distant parts of the borough, and costing no less than £2,000 per acre with roads.

Risca.—The Council are erecting 48 houses, each with living room, kitchen, scullery, bath-room, and larder on ground floor, four bedrooms on first floor, and outside coalhouse and W.C., all for 6/- per week.

Rotherham.—A loan has been obtained for £11,426, and ten cottages, to be let at 7/6 per week, have been erected. Each house has 165 square yards of land at 1/3 per yard, and the cost of building is £237 per cottage, or 4d. per cubic foot.

Salford.—The Council have built a lodging house, a street of tenements, and three cottage estates, at a total cost of £210,118, of which £117,598 was for the building and £75,634 for the site of 2,861 rooms in 652 dwellings, being £41 per room for building and £27 per room for site and roads. The model lodging house cost £1,555 for site and £15,326 for building (see pp. 63-64 Housing Handbook). Front streets are 36 feet wide and back passages 12 feet wide, are all paved or flagged. The buildings are faced with hard red coal shale bricks, which are very impervious, the living-room floors are grooved and tongued boarding, the kitchen floors of red tiles on concrete bed. The gross income for the Queen Street and King Street dwellings has averaged £1,365, and the working expenses, including rates, £678, leaving a gross profit of £687, equivalent to 3½ per cent. on the cost of building or 1½ per cent. on the cost of site and buildings.

Shipley (Yorks).—The Council is borrowing £6,525 for 29 new dwellings, each with four rooms, scullery and bath, to be let at 5/6 per week, to rehouse persons displaced by improvement works. The estimated cost of building is £197 per cottage. The site of nearly an acre cost £229, and street works are estimated at £560.

Southampton.—The capital expenditure up to 31st March, 1906, has been £73,308; the income £2,841; working expenses and loan charges £4,575. Sixty-nine cottage flats have recently been erected at a cost of £17,577, and the Trade and Labour Council have asked for more to be built.

The following particulars as to cost and construction may be interesting :—

The lodging-house, including furniture and utensils, cost £83 19s. per bed, and is generally filled. The 24 tenements cost £116 per room, or 8d. per foot cube; brickwork was £14 per rod. The average depth of foundations is five feet.

The cottage flats consist of a living room, two bedrooms, and a scullery, the upstairs flat having one bedroom larger than that below. The cost per flat was £201, per room £67, per cube foot 6d., per rod of brickwork £13 10s. The average depth of foundations is 3 feet 6 inches, on account of the site not being level.

Stafford.—The sinking fund of £124 is met by the rates as a matter of definite policy.

Swansea.—The Council has decided to build five more houses on land belonging to the Property Committee, thus bringing the total to 31. The mistake in Swansea has been building the dwellings piecemeal in isolated blocks.

Teddington.—After a series of elections fought mainly and successfully on the housing question, the District Council, by an almost unanimous vote, decided to buy $6\frac{1}{2}$ acres of land in Shacklegate Lane, at a cost of £4,200, and to utilise $4\frac{1}{2}$ acres, valued at £2,816, for the erection of 72 four-room cottages at 5/- per week, and 42 five-room cottages at 6/- per week, at a total estimated cost of £24,393, including $2\frac{1}{2}$ acres of land, valued at £1,384, which is to be developed afterwards. At the time of writing it is difficult to say whether these tenders will be above or below the estimated figures of £180 and £160 for five and four-roomed houses respectively, but in view of the figures for Altrincham, Bangor, Merthyr, Neath, and Sheffield, it would appear to be only a question of modifying plans and specifications to secure the erection of the dwellings at the figures mentioned, even if the first tenders, as at Richmond, come out in excess of the sum for which they may subsequently be constructed.

West Ham.—Sites have been purchased for £16,766 for other schemes at present postponed. The income from completed schemes was £6,477, the working expenses £8,211, and the net return £3,196 or 3·8 per cent. on outlay, as against £4,950, or 4·8 per cent., the actual loan charges on outlay.

Wolverhampton.—A site of 3,970 square yards was bought for £546, and 50 tenements on the flat system have been built for £5,032, or £40 per room, and are let at rentals of 2/6 for two rooms, and 3/- for three rooms.

Yarmouth (Great).—Eight dwellings, built for £930, have been let at 2/6 each per week, and twelve dwellings built for £2,500, have been let at 4/- each per week.

SCOTLAND.

Aberdeen.—The receipts from the workmen's dwellings were £873 in 1906, and the total outgoings, including loan charges, were £1,074.

Edinburgh.—Slum areas have been bought for £107,023, and new houses containing 1,032 rooms have been built for £87,970 or £85 per room. There are altogether 275 one-room dwellings at 2/- to 2/9 per week, 368 two-room dwellings at 2/6 to 5/- per week, 4 three-room dwellings at 5/- per week, and 9 shops at rents of from £10 to £40 per annum. The sites have been written down from their cost of £14,520 per acre to one-fourth or one-fifth of this amount for re-

housing purposes. The receipts for 1905-6 were £5,199 7s. 2d., the working expenses £2,817 16s. 8d., and the net return on capital £2,381 10s. 5d. towards total loan charges of £8,731 10s. 4d. Thus the gross profits were only sufficient to pay $2\frac{3}{4}$ per cent. on building cost alone, and the actual rents, averaging $\frac{1}{4}$ per room per week, were subsidised to the extent of $\frac{2}{3}$ per room per week to meet the cost of site.

Leith.—Action has been taken under Parts I, II, and III of the Act of 1890. Capital expenditure, £125,718; receipts, £6,394; working expenses, £1,161; loan charges, £4,624.

Perth.—Two large blocks of working men's houses were built under a local Improvement Act of 1893, which required the erection of new houses in place of others demolished in the formation of new streets. The first block was completed in 1900, built of stone, four storeys in height; 68 dwelling houses with four shops and offices on ground floor; 16 one-roomed houses at $\frac{2}{4}$ per week including rates; 4 three-roomed houses at $\frac{5}{4}$ per week including rates, the remaining houses are two-roomed, at rents varying from $\frac{3}{4}$ to $\frac{4}{7}$ including taxes; cost £12,220, equal to about £15 19s. 6d. per square yard.

The second block was completed in 1903-4, built of brick and rough cast, four storeys in height, 44 dwelling houses. Eleven single roomed houses; five three-roomed, and the remainder two-roomed. Rents similar to those in the other block. Cost £6,300, equal to about £11 6s. 8d. per square yard. All the houses are built on the balcony system, with staircases open to air.

IRELAND.

Belfast.—Free house tickets for houses over 5/- per week rental are common. The tram fares are 1d. for about $1\frac{1}{2}$ miles, and workmen's tickets by train are 2d. return for three miles. Rents are very low, and self-contained dwellings are the rule for even the very poorest.

Thirty-three thousand seven hundred pounds has been spent on clearance schemes. A model lodging-house, erected for £9,844 in 1902, now enlarged at a cost of £2,465.

Drogheda.—New dwellings, costing £5,000, have recently been erected by the Town Council. In addition to these a sum of £5,000 was provided many years ago under the late T Cairn's will, which has been expended in erecting houses which are let at very low rents, and as these rents accumulate the sum thus created is applied to the erection of more houses.

Dublin.—Fifteen streets, containing 1,655 families, have been declared unhealthy areas by the Medical Officer of Health. Since 1879 more than 3,000 houses have been closed as unfit for habitation. At present there are 532 derelict houses. On the south side of the city there are 786 houses in a very defective condition. They comprise 2,982 rooms, occupied by 2,149 families, or 7,844 persons. On the north side there are 700 similar houses containing 2,401 rooms, occupied by 1,496 families, or 5,802 persons. The number of families

provided or shortly to be provided for is as follows :—By the Corporation, 1,041 ; by companies, 4,028 ; by private persons, 325 : total 5,394 families, or 19,000 persons. The municipal dwellings are in eight districts, and are let at rents from $1/6$ to $3/3$ for one room, $2/-$ to $4/6$ for two rooms, $4/-$ to $5/-$ for three rooms, and $7/6$ for self-contained houses, the average weekly rent being $3/4$. The average cost of these dwellings has varied from £79 to £126 per room, including the acquisition of the site. Altogether, it is estimated that £500,000 will be spent under the Act of 1890. It may be mentioned that loans to the extent of over £25,000 have been applied for under the Small Dwellings Acquisition Act, 1899.

Rathmines.—The Council has recently built 291 dwellings, let as follows :—Three rooms, $4/-$ and $4/6$; two rooms, $3/-$ and $3/6$; one room $1/6$ and $1/9$ per week, providing accommodation for 1,200 persons. The total cost of the new dwellings with land was £40,500. There are also 58 houses, costing £11,000, which have been built for some time, and are paying $2\frac{1}{2}$ per cent. on capital.

LOAN CHARGES.

SUPPLEMENTARY TABLE.

The following table is given in response to requests for figures as to loan charges at rates of interest higher than those given on page 163 of the Housing Handbook.

TABLE SHEWING THE INSTALMENTS FOR REPAYMENTS OF A LOAN FOR £100, WITH INTEREST ON THE ANNUITY SYSTEM.

Years.	$3\frac{1}{2}$ per cent.			$3\frac{3}{4}$ per cent.			4 per cent.			$4\frac{1}{4}$ per cent.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
100	3	12	$3\frac{1}{4}$	3	16	$11\frac{1}{4}$	4	1	$7\frac{1}{2}$	4	6	$4\frac{1}{4}$
80	3	14	$9\frac{1}{4}$	3	19	2	4	3	$7\frac{1}{2}$	4	8	2
75	3	15	$8\frac{3}{4}$	4	0	$0\frac{3}{4}$	4	4	$5\frac{1}{4}$	4	8	11
60	4	0	$2\frac{1}{4}$	4	4	3	4	8	$4\frac{3}{4}$	4	12	$7\frac{1}{2}$
50	4	5	$3\frac{1}{4}$	4	9	$1\frac{3}{4}$	4	13	$1\frac{1}{4}$	4	17	$1\frac{1}{2}$
47	4	7	+	4	11	2	4	15	$0\frac{1}{2}$	4	19	0
42	4	11	$7\frac{1}{4}$	4	15	$3\frac{3}{4}$	4	19	1	5	2	11
40	4	13	$7\frac{1}{4}$	4	17	$3\frac{3}{4}$	5	1	$0\frac{3}{4}$	5	4	10
35	5	0	0	5	3	$6\frac{1}{2}$	5	7	$1\frac{1}{4}$	5	10	$9\frac{3}{4}$
30	5	8	9	5	12	2	5	15	8	5	19	$2\frac{1}{4}$

WEEKLY INSTALMENTS.

Years.	$3\frac{1}{2}$ per cent.			$3\frac{3}{4}$ per cent.			4 per cent.			$4\frac{1}{4}$ per cent.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
100	0	1	$4\frac{3}{4}$	0	1	$5\frac{1}{4}$	0	1	$6\frac{3}{4}$	0	1	8
80	0	1	$5\frac{1}{4}$	0	1	$6\frac{1}{4}$	0	1	$7\frac{1}{4}$	0	1	$8\frac{1}{4}$
75	0	1	$5\frac{1}{2}$	0	1	$6\frac{1}{2}$	0	1	$7\frac{1}{2}$	0	1	$8\frac{1}{2}$
60	0	1	$6\frac{1}{2}$	0	1	$7\frac{1}{2}$	0	1	$8\frac{1}{2}$	0	1	$9\frac{1}{4}$
50	0	1	$7\frac{3}{4}$	0	1	$8\frac{1}{2}$	0	1	$9\frac{1}{2}$	0	1	$10\frac{1}{2}$
47	0	1	$8\frac{1}{4}$	0	1	9	0	1	10	0	1	$10\frac{3}{4}$
42	0	1	$9\frac{1}{4}$	0	1	10	0	1	$10\frac{3}{4}$	0	1	$11\frac{3}{4}$
40	0	1	$9\frac{1}{2}$	0	1	$10\frac{1}{2}$	0	1	$11\frac{1}{4}$	0	2	$0\frac{1}{4}$
35	0	1	11	0	2	0	0	2	$0\frac{1}{4}$	0	2	$1\frac{1}{2}$
30	0	2	1	0	2	2	0	2	$2\frac{1}{4}$	0	2	$3\frac{1}{2}$

II.—BIRMINGHAM, GLASGOW, LIVERPOOL, MANCHESTER, NEWCASTLE, SHEFFIELD.

BIRMINGHAM LEASING LAND TO SOCIETY.

The Housing Handbook gives particulars of the great clearance scheme under the Act of 1875, and a smaller scheme under Part I, as well as the provision of 103 cottages and 61 cottage flats on slum sites, all of which have been subsidised to some extent out of the rates, owing to the cost of buying slum sites being greater than their value when sold for the purpose of building workmen's dwellings. It is not to be wondered at, therefore, that a very active minority of the housing reformers in the city have advocated the erection of a large number of cheap houses in the outskirts, so as to empty the slums by drawing the population outwards to better dwellings, in the hope of preventing the steady increase in rents which the working classes say is going on for all classes of cheap dwellings in the city, especially those in the courts and slums and other areas in the central districts.

Bordesley Green Part III Housing Scheme.—It was mainly in pursuance of this policy that the Council in August, 1900, bought 17 acres of land under Part III of the Act of 1890, at Bordesley Green, near Yardley Road, three miles from the centre of the city, for the purpose of erecting 500 cottages, at a total cost of £120,000, to meet a reported deficiency in the supply of cottages, at a rental of 5/- and under per week. The scheme was, however, rejected in 1903, on the plea that the houses would not be cheap enough for the poorest poor to occupy, and that there was a superabundance of low-rented houses in the city.

It is now proposed that the land shall be leased for 109 years to the Ideal Benefit Society, at a rental of nothing for the first year, £200 the second year, and £400 per annum thereafter. The society to build not more than 22 houses to the acre, and to spend not less than £4,000 on road-making and £12,000 in building on the land within three years, and a further £28,000 within the ten years allowed for development. The Corporation to contribute £4,000 to the cost of the roads. The society also owns 10 $\frac{3}{4}$ acres of land adjoining the site, and possesses options on about as much more. It has 2,000 members living within a mile of the site. No limit of rental is contained in the conditions of lease. The carrying out of the scheme would involve a subsidy from the rates for the first 21 years amounting altogether to £4,781 16s., but this would gradually be reduced in each succeeding year, and the accumulated profits during the next 77 years would amount to £26,784 13s. 6d., leaving a net profit in 2016 of over £22,000, in addition to the reversion of the houses themselves.

These financial proposals have been adversely criticised, and the Birmingham Trades Council have strongly opposed the scheme on the ground that it is not proposed to compel the society to build labourers'

dwelling of the type and at the rental suggested when the land was secured. A strong resolution of protest against the leasing of the land has been sent up to the Local Government Board, and at the time of writing the matter is waiting confirmation from that body.

On the one side it is alleged that the Corporation has had to pay out £1,800 in respect of the land because it has not been utilised, and on the other hand it is claimed that the land has increased in value by more than double any temporary payment from the rates. The land, moreover, is to be leased to the society on the basis not of its actual present value, but of its original cost, which is probably 30 per cent. less, so to this additional extent the scheme is subsidised by the rate-payers. The great justification for the lease is that it will encourage a useful experiment in site planning, though it is perhaps to be desired that other land should have been specially acquired for the experiment, and the advocates of municipal building look upon the use of this particular site as a misappropriation of land acquired for housing a poorer class than those who are likely to occupy the dwellings of the society.

During the six years that have elapsed since the first inception of the Bordesley Green scheme, the Housing Committee of the Corporation, which was appointed in November, 1901, mainly as the result of the persistent efforts of Councillor Nettlefold, have been particularly active in other directions. To encourage the supply of new and cheap houses, it was necessary to remove certain obstacles imposed by "the excessive stringency of some of the bye-laws which increased the cost without increasing the efficiency of the houses built." After six or twelve months' continual pushing, this most desirable object was attained by the alteration of the bye-laws in several important particulars.

The Milk Street Cottage Flats, like the majority of dwellings erected on slum sites, do not give satisfaction. Repairs are heavy, and the gross return on total outlay is just under 2½ per cent, reckoning the land at £6,000 for 4,000 yards.

So far all the Birmingham housing schemes, whether for slum clearance under Part I, slum improvement under Part II, or site planning in connection with private enterprise, have involved a subsidy from the rates, but the saving of life and promotion of health are more than worth all the money. Birmingham's chief claim to the gratitude of housing reformers, however, is rather for what we hope this great city will do rather than for actual improvements accomplished. The adoption of the Housing Committee's report on town planning and land purchase, marked an important epoch in municipal history, and a vigorous movement, organised by Mr. Napier Clavering, Mr. Nettlefold, and others, in support of the first of these two reforms, is already being pushed forward, as only Birmingham men know how to do. The Right Hon. Joseph Chamberlain is a vice-president of the new Birmingham and District Town Planning and Housing Association.

GLASGOW.

Financial Results.—The Corporation have erected 2,280 new dwellings, containing 4,013 rooms and 241 shops. They have also a quantity of property in hand under the Improvements Acts of 1866 to 1895.

Full and separate details of all the new dwellings, distinct from the old property, are not easily available, but the following figures will be interesting and useful, dealing as they do with part of the new property as erected under the Improvements Acts of 1897 and 1902, and all the buildings under the earlier Acts.

Dwellings valued at £400,000 for buildings and £300,000 for land show the following results:—

Gross rental	... ..	£30,600 or 4·37 on outlay.
Rents actually received	... ..	£30,000 or 4·28 „
Empties and Arrears	... ..	£600 or 2 per cent. of rental.
Taxes	... ..	£4,230 or 13·8 per cent. of rental.
Insurance	... ..	£500 or 1·7 „ „
Repairs	... ..	£2,760 or 9·0 „ „
Management and Sundries	... ..	£1,060 or 3·5 „ „
Total working expenses	... ..	£9,150 or 30 „ „
Net return	... ..	£21,450 or 3·06 „ „

Dwellings under the Acts of 1902 and 1907, valued at about £280,000 for land and buildings, of which a little more than half was in respect of land, showed the following results:—

Gross rental £15,342, or $5\frac{1}{2}$ per cent. on outlay.

Rents actually received £11,910, or $4\frac{1}{4}$ per cent. on outlay, or excluding dwellings in course of erection $5\frac{3}{8}$ per cent. on outlay.

Empties and arrears £3,428, or 22 per cent. of gross rental, but leaving out dwellings in course of erection only 8·5 per cent.

Rates, taxes, water, and insurance £2,019, or 13·2 per cent. of rental.

Repairs, lighting, and maintenance £710, or 4·7 per cent. of rental.

Superintendence and sundries £689, or 4·5 per cent. of rental.

Total working expenses £3,418, or 22·4 per cent. of rental.

Hence the gross profits of £8,492 are just sufficient to pay $3\frac{1}{3}$ per cent., equal to the interest on actual outlay, thus leaving the sinking fund to be met by the rates £8,400.

Social Results.—Most of the houses have been erected in the central districts, and are occupied chiefly by artisans. Only 28 per cent. of the houses built so far have been intended and reserved for the poorest class of tenants. The total amount taken from the rates in thirty years has been £600,000, and the justification for this expenditure is, although the city has nearly doubled its population in the interval, its **death rate has fallen** from **30 per 1,000** in 1866 to a little over **20 per 1,000** in 1906.

In 1887 the common lodging houses accommodated 6,273 persons, but to-day they accommodate 9,705 persons. They are registered and regularly inspected by the Corporation, and must contain 400

cubic feet per inmate. In this respect they are an improvement, but at all times these big lodging houses are but necessary evils. They offer a distinct encouragement to illdisposed husbands and fathers to desert their wives and families, and the residence of 300 or 400 men in one tall block, although each man has a sufficient air space in which to sleep, is in itself a serious overcrowding on area.

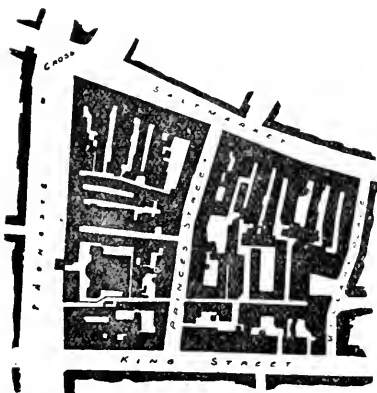
Over 400,000 inspections for nuisances are made every year, and over 150,000 inspections for infectious disease, the latter bringing to light in one year 2,864 cases of infection, or 13 per cent. of the total which had been concealed from the doctors, and would otherwise have gone on spreading disease and death in the dark.

However, to quote Mr. R. L. Bremner's interesting little pamphlet, "The vigilance does not end with discovery or registration. Thousands of cases are removed to hospitals; thousands are treated at home; rooms, lobbies, and closets are fumigated and whitewashed; clothing is washed; carpets are beaten; beds, pillows, and clothing are disinfected under steam pressure; vaccinations are carried out; byres and dairies—a fruitful source of typhoid—are inspected; and these, by no means, exhaust the restrictive energies of the sanitary departments."

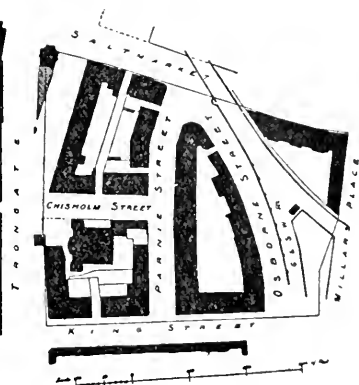
The facts as to a cleared area of $4\frac{1}{3}$ acres in Bridgegate and Wynds are very instructive. The old buildings have been swept away except the Tron Steeple—new streets and spaces have been opened out and new dwellings built. The relative proportions of buildings and open spaces are almost exactly reversed, for only $1\frac{1}{3}$ acres are now occupied by buildings, while $2\frac{1}{2}$ acres are devoted to streets and open spaces, the remaining half acre being taken up by railway lines.

The death-rate was 43·68 per 1,000 before the clearance, but fell to 26 per 1,000 eleven years afterwards, and is still decreasing.

TRONGATE AREA, GLASGOW.



Before Improvement Scheme.



After Improvement Scheme.

The **cost of building** in Glasgow has increased by 20 per cent. during the last 20 years, and as the following ordinary example, worked out by Mr. William Fraser, F.S.I., demonstrates, it accounts for two-thirds of the rent even where land costs £6,000 per acre. Taking a two-roomed tenement of £11 rent, and allowing a site area of about 14 square yards per room at 25/- per square yard, the site cost per tenement would be £35, and the building cost would be about £72 per room or £144 per tenement, and the rent of 4/3 per week would be accounted for as follows :—

	s.	d.	
Ground Rent at $3\frac{1}{2}$ per cent. on site, cost	...	0	$5\frac{1}{2}$ weekly
Interest on cost of building at 5 per cent.	...	2	9 "
Landlord's taxes	0	5 "
Repairs and upkeep	0	5 "
Collection, Insurance, and Management	0	$2\frac{1}{2}$ "
		4	3

Even assuming land at £12,000 per acre, the total rent in respect of site would only be 11d. per week out of 4/9, whereas if the house were built on the outskirts upon land at 5/- per square yard, the ground rent would be $1\frac{1}{2}$ d. instead of $5\frac{1}{2}$ d. per week, though this 4d. per week would not pay the tram fares from the suburbs to the centre.

The real economic advantage of suburban housing would be in the cheaper building that could be effected by constructing cottage dwellings at £48 per room instead of block dwellings at £72 per room, for there would not only be the saving in building cost, but the reduction in the price of land that would inevitably follow a limitation of its unduly intensive use as a building site. It is somewhat noteworthy that on the outskirts of towns like Glasgow, where block dwellings abound, the average price of land per square *foot* is about as high as the price of land per square *yard* in a similar position in towns where cottage dwellings are the rule, such as Liverpool and Manchester.

Prizes of £75, £50, and £25 have been offered by the Glasgow Corporation for the best competitive designs for laying out the Riddree suburban estate as a model village in self-contained houses of not more than four or five rooms, competitors to state the rent which they consider should be charged.

The Glasgow Municipal Commission on the Housing of the Poor, appointed by the Corporation in 1902, has now presented its report and recommendations, and the latter, so far as approved, have been remitted to various committees interested in order that they may consider and report as to what action should be taken in the direction of carrying them into effect.

The balance sheet of the Trust shows liabilities £1,229,055 (mainly loans), and assets £1,259,251, made up of tenement buildings £700,000, lodging houses £111,375, land and sundries £127,964, capitalised value of ground rents, etc., £319,912.

LIVERPOOL.—Tenements for Dispossessed Slum Dwellers.

[pp. 95-100, also App. 101, Housing Handbook.]

The city of Liverpool has expended up to the year 1907 about £920,000 in demolishing houses unfit for habitation, reconstructing areas, and building new dwellings for the dispossessed. The demolition of some 8,000 houses and the clearance or purchase of land have cost about £500,000, and the building of 2,046 dwellings with 4,961 rooms on $17\frac{1}{2}$ acres, has cost £350,000. Each room has required on an average about 17 square yards of site, valued for housing purposes at 12s. per square yard, or an average of about £11 per room, while the cost of building has varied from £44 to £113, and averaged £70 per room.

There are 193 one-room dwellings let at 1/9 to 2/6 per week ; 965 two-room dwellings at 2/3 to 3/6 per week ; 719 three-room dwellings at 3/6 to 4/6 per week, and 167 four-room dwellings at 4/6 to 6/- per week, with 20 shops. Details of rents, costs, and situation are given in the tables on pp. 39, 41, 46, and 58, as well on pp. 95-100 of the Housing Handbook, but the following additional particulars will be useful.

The cost of demolition was about $1\frac{1}{2}$ d. in the £ on the rates, and the cost of rehousing $\frac{3}{4}$ d. in the £, or $2\frac{1}{4}$ d. in the £ altogether.

The total gross rental is about £20,160, or an average of $1\frac{1}{6}\frac{1}{2}$ per room per week, and the net rental has been £16,600, while the working expenses, including empties and arrears, have amounted to £10,990. Thus the return on actual outlay has been £9,170 or just over one per cent., and the return, reckoning building outlay alone, has been $2\frac{2}{3}$ per cent.

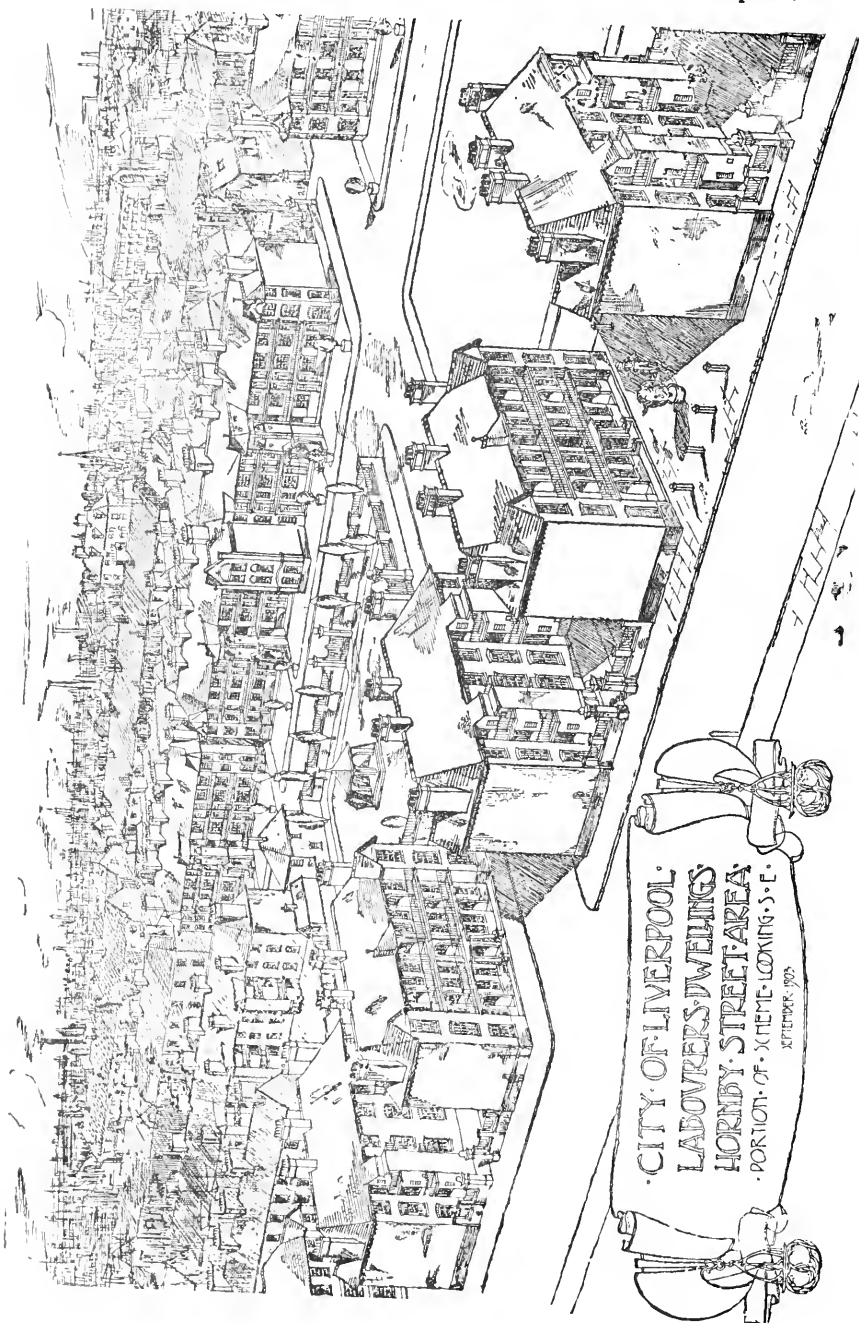
The income of the block dwellings to 1907 averaged £4,479 and the working expenses £2,745, thus leaving a gross profit of only £1,734 or about $1\frac{3}{4}$ per cent on the cost of building and the housing valuation of the land.

In the case of tenement dwellings costing £227,640, the receipts averaged £9,940 and the working expenses £4,204, thus leaving a gross profit of £5,736 or $2\frac{1}{2}$ per cent. on the cost of building and the housing valuation of the land.

Eleven per cent. of the gross rent has been lost each year in empties and arrears taking an average of 10 years, and of this 8·2 per cent. was in respect of empties, and 2·8 per cent. for irrecoverable arrears.

The rent received has varied from 58 per cent. of the gross rental in Mill Street to 97 per cent. in the block dwellings. The results varying according to the class of tenant, but the average of the tenement dwellings has been a little over 80 per cent. There is a gradual improvement in the percentage of receipts each year.

Birdseye View of Hornby Street Area, Liverpool.



CITY OF LIVERPOOL.
LABOURERS DWELLINGS
HORNBY STREET AREA.
PORTION OF SCHEME LOOKING S.E.

APRIL 1905.

In view of the exceptional activity of this city in trying to rehouse the dispossessed in cheap tenements, some details as to two of the more recent schemes are here given.

Hornby Street Area.—The new dwellings, which contain at present 330 tenements, having 891 rooms, with six shops attached, are on 18,059 yards of a site acquired as an unhealthy area under Part I of the Act of 1890.

The scheme, which is the largest yet attempted by the Corporation, has involved the demolition of 511 insanitary houses and 23 sanitary houses, having a total population of about 2,500, to be followed by the construction of 23 blocks, containing 445 new dwellings. Hornby Street, which runs from Vauxhall Road to Scotland Road, has been widened, and the distance between dwellings increased in places from 36 ft. to 70 ft. There is a recreation ground containing 1,755 square yards. Plans of the three floors of the earlier blocks are given here, together with a bird's eye view of part of the reconstructed area.

The buildings as a whole are three stories in height, each living-room containing at least 150 superficial feet, the principal bedroom 125 superficial feet, the second bedroom 100 superficial feet, and the third bedroom, where one is provided, between 80 and 90 superficial feet. Each house is provided with a separate sanitary convenience, and also with a separate scullery.

The average height of the rooms is 9 feet clear. The materials used in the construction are local grey brick with red brick dressings, buff terra cotta being sparingly used and only in the entrances. All the staircases are lined with glazed bricks, the roofs slated, and the floors constructed with small steel joists with coke breeze concrete, the flooring boards being nailed direct on to same. The ashes are discharged into bins by means of shoots at the back, and are collected daily by carts. Gas is laid on to each tenement, and supplied if required by means of an automatic meter.

The approximate floor area and cubic space in the rooms, excluding the area and cubic space in passages, sculleries, etc., are as follows:—

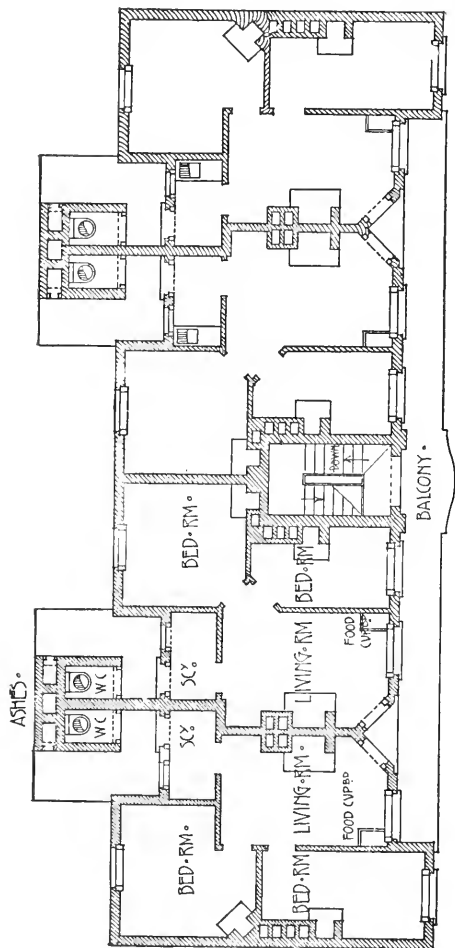
		Floor Area.	Cubic Space.
38 four-room dwellings each	...	506 sq. feet.	4,554 c. feet
167 three-room dwellings	„	368 „	3,312 „
116 two-room dwellings	„	274 „	2,466 „
9 one-room dwellings	„	157 „	1,413 „

or, a total of 113,890 square feet of room floor space, and about 1,000,000 cubic feet.

The cost of building has averaged about £65 per room, equal to 10s. per square foot of floor area, or £56 per 1,000 cubic feet of room space.

HORNBY STREET DWELLINGS.

Cost of Building £65 to £70 per room. Rent, three rooms, 4/- to 4/6 per week.



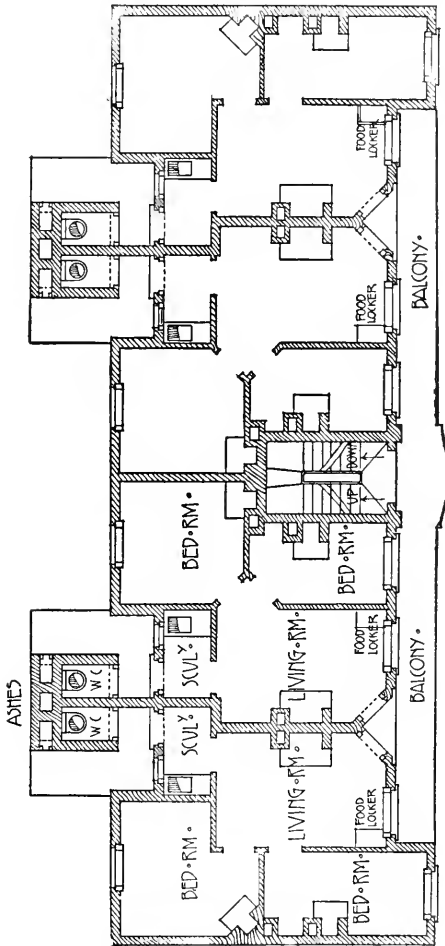
SECOND FLOOR PLAN.



SCALE - ONE INCH -
EQUALS - 8 FEET -

HORNBY STREET DWELLINGS.

Cost of Building £65 to £70 per room. Rent, three rooms, 4/- to 4/6 per week.



FIRST FLOOR PLAN.

The rents of the respective tenements are :—

	One room.	Two rooms.	Three rooms.	Four rooms.
Ground floor ...	3 at 2/6	42 at 3/6	54 at 4/6	11 at 5/3
First floor...	5 at 2/-	37 at 3/-	58 at 4/3	12 at 5/-
Second floor ...	1 at 1/9	29 at 2/9	54 at 4/-	14 at 4/6

The total gross rental is £66 10s. 3d. per week, equal to 1/6 per room per week, or $1/3\frac{1}{2}$ per 1,000 cubic feet of room space per week. The rent actually collected was equal to 74 per cent. of the gross rental for 1904-5, but improved to an average of 80 per cent. for the three years 1904-6.

The loan periods are 80 years in respect of the land, and 60 years in respect of the buildings.

The net receipts for the year ended 31st December, 1906, were :—

The rents for 1906 were £1,915, and the working expenses £731, thus giving net receipts of £1,184 in respect of a capital outlay for building of £58,268, equivalent to 2 per cent. With the actual cost of land included this would be less than 1 per cent., but, on the other hand, as many of the dwellings were in course of construction, it may reasonably be assumed that the bulk of the £1,543 difference between gross rental and rent received will be available in future to swell the income side of the account, and bring the return on building outlay to, say $3\frac{1}{4}$ per cent., and on total outlay (including clearance of the area) to $1\frac{1}{2}$ per cent.

Adlington Street Area.—The illustrations show the elevations of houses consisting of two-room and three-room tenements respectively, and containing a total of 671 rooms in 271 dwellings on 10,363 square yards.

The approximate sizes of the rooms are :—

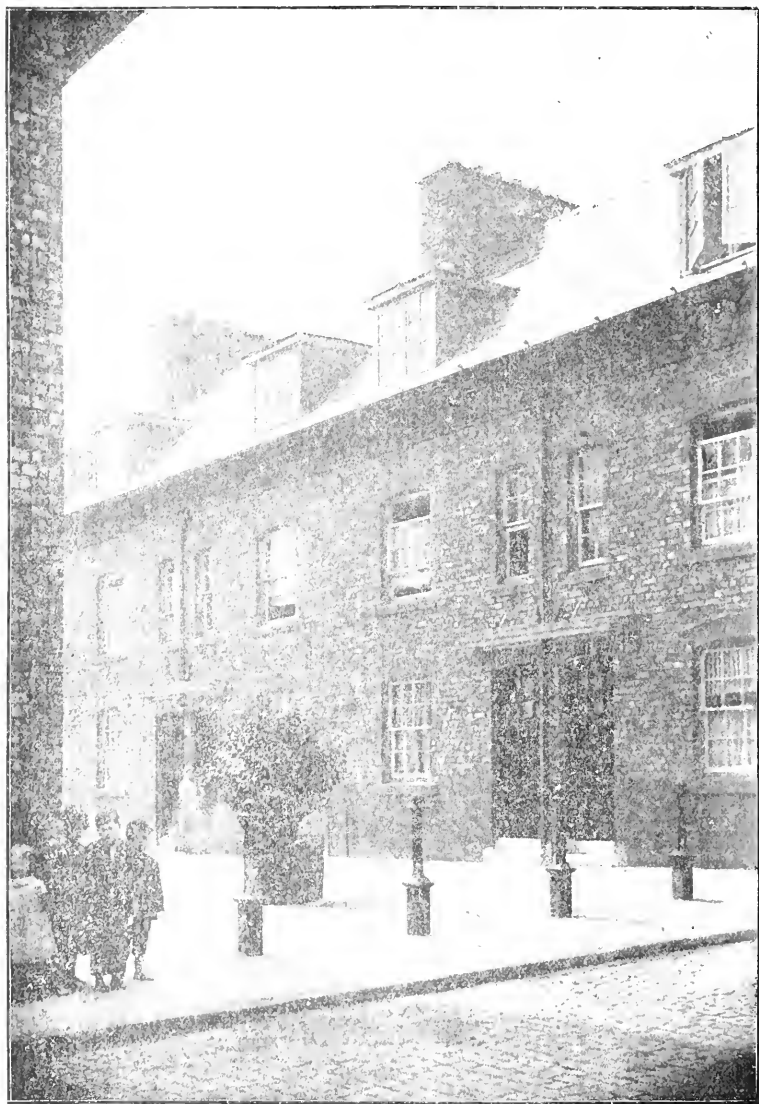
	Living Room.	Bedroom.	Bedroom.	Bedroom.
48 four-room dwellings ..	13' × 11'	13' × 11'	10' × 11'	11' × 8' 9"
135 three-room dwellings	12' 6" × 12'	13' × 9'	12' × 8' 9"	
70 two-room dwellings	14' × 10' 3"	11' × 9' 2"		
48 one-room dwellings	14' 5" × 10'			

The floor area is as follows :—Four rooms, 492 square feet : three rooms, 372 square feet ; two rooms, 244 square feet ; and one room, 144 square feet ; or a total room floor area of 83,068 square feet.

The height of the rooms is 8 feet clear, except on the second floor, where the height is greater owing to the rooms being partly in the roof. This gives a cubic room space as follows :—Four rooms, 3,936 cubic feet ; three rooms, 2,976 cubic feet ; two rooms, 1,952 cubic feet ; and one room, 1,152 cubic feet ; or a total of about 665,000 cubic feet.

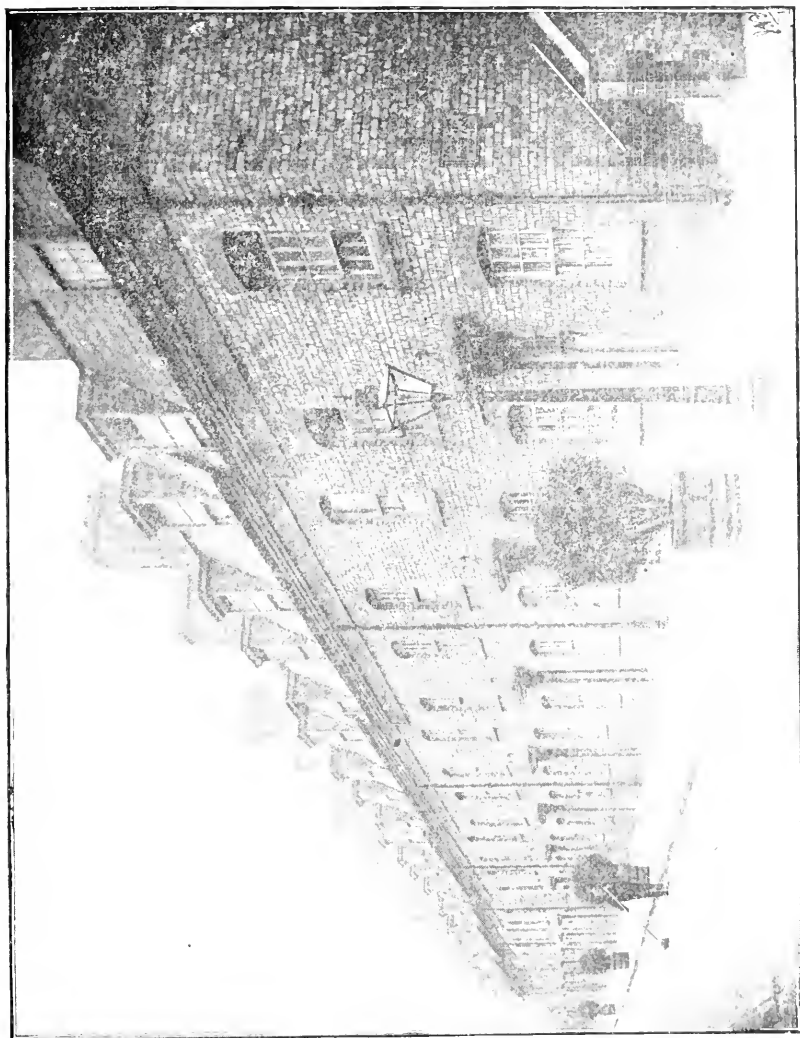
The majority of the tenements have separate sculleries and separate yards, and each has separate W.C. accommodation. At the rear of one block an enclosed playground has been provided.

ADLINGTON STREET AREA.



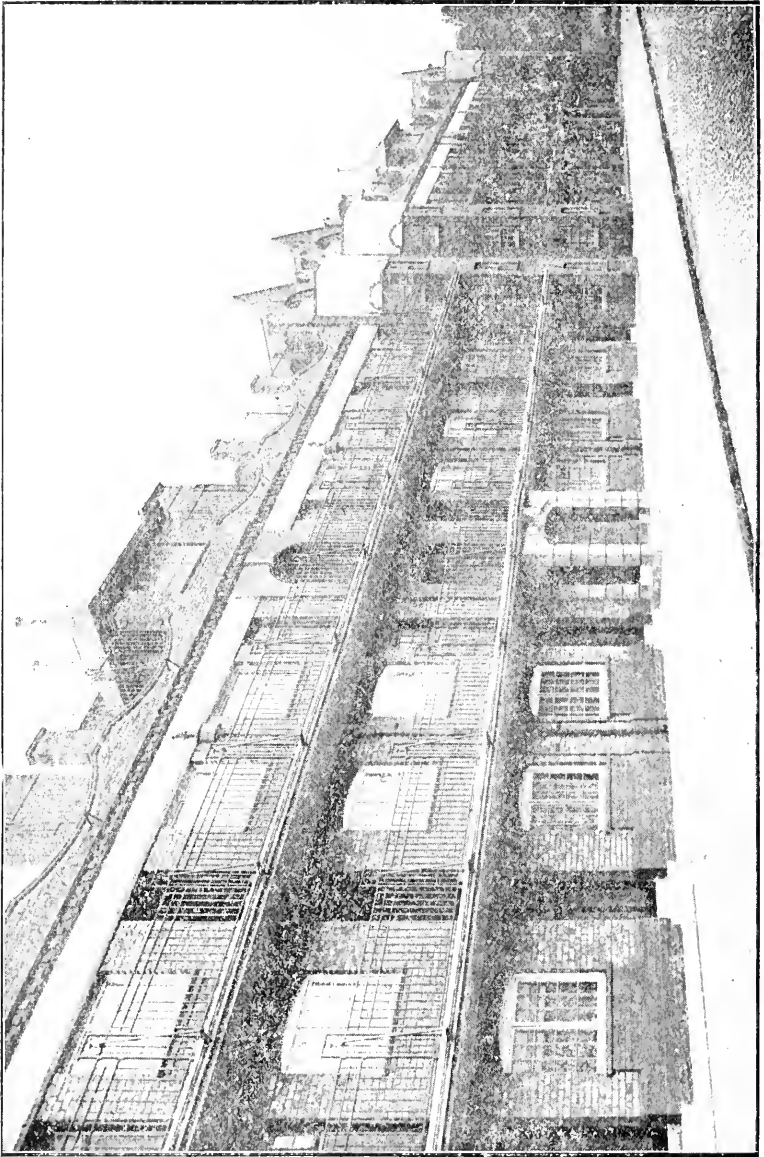
Two-roomed tenements. Cost of Building £63 per room. Rents 2 9 to 4/- per week.

ADLINGTON STREET AREA. Three room tenements.



Cost of Building £63 per room. Rents 4/- to 5/- per week.
 Built to replace insanitary property.

LIVERPOOL—UPPER MANN STREET TENEMENTS.



Cost of Building £76 per room. Rents, two rooms, $2/9$ to $3/6$; three rooms, $3/9$ to $4/6$;
 Four rooms, $4/9$ to $5/6$. Roof available as an open space and drying ground.

The cost of building averaged about £63 per room and £63 per 1,000 cubic feet of room space.

The rents of the respective tenements are:—

	Four Rooms.	Three Rooms.	Two Rooms.	One Room.
Ground floor ...	12 at 5/6 to 6/-	45 at 5/-	22 at 4/-	24 at 2/9
1st, 2nd, and 3rd } floors.	6/- at 4/6 to } 5/6.	90 at 4/- to } 4/6.	48 at 2/9 to } 3/9.	24 at 2/3

The total gross weekly rental is £52 18s. 3d., equal to about 1s. 7d. per room per week, and 1s. 7d. per 1,000 cubic feet of room space.

The rent actually collected was equal to 87 per cent. of the gross rental for the years 1902-6, but improved to 92 per cent. for the year 1906, when £2,542 was collected out of £2,751. Working expenses were £1,202, including a special outlay of £185 for external painting, and the net receipts were £1,340 in respect of a building outlay of £42,033, equivalent to 3 1-5th per cent. If the actual cost of the land be included the return would probably be only 1½ per cent. or even less.

The Eldon Street Concrete Slab dwellings (app. 101 Housing Handbook), are not the cheap buildings they were expected to be. They cost £4,032 for building, instead of £1,230 as estimated, but this was largely due to experimental conditions.

ANALYSIS OF FINANCIAL RESULTS.

The following figures should be valuable as showing the very heavy losses and expenses that accompany schemes where houses erected on cleared areas are reserved for and occupied by the poorest and worst class of tenants:—

Dividing the totals of each column by the first column it will be seen that the provision of one room on a Liverpool slum area is accompanied by an outlay of £70 for building, with a rental of £4 per annum or 1/6½ per week; and that the Corporation spends annually on each room for rates and taxes 13/6; insurance 8d.; lighting 3/2; management 3/-; repairs 9/6, or a total for working expenses of £1 10s. per room per annum, and that there is a loss of 14/- per room in empties and arrears. This gives a net annual return of only £1 16s. per room per annum, and entails an annual cost to the rates of about £30,000 or 2d. in the £. The loss on building for the dispossessed is estimated at about ½d. in the £ on the rates. It may therefore be said that reckoning the land at its full value the rents are subsidised to the extent of 2/6 per room per week, while if the building cost only is reckoned, the subsidy is about 7d. per room per week.

DWELLINGS RESERVED FOR DISPOSSESSED.

DETAILS OF RECEIPTS AND EXPENSES.

Situation of Dwellings.	Number of Rooms.	Cost of Building.	Gross Rental.	WORKING EXPENSES.					Repairs.	Total Working Expenses.
				Empties and Arrears.	Rates and Taxes.	Insurance	Lighting.	Management.		
		£	£	£	£	£	£	£	£	£
S. Martin's Cottages ...	316	14,756	1,135	34	209	6	87	61	211	608
Victoria Square ...	610	57,592	3,035	45	529	49	170	130	378	1,301
Juvenal Street ...	160	13,121	879	14	145	5	72	41	99	376
Arley Street ...	114	6,254	580	18	108	4	...	24	102	252
Gildart's Gardens ...	526	32,164	1,983	268	366	15	96	81	225	1,051
Dryden Street ...	392	26,630	1,580	136	278	8	72	94	147	735
Kempston Street ...	210	17,430	846	85	158	7	30	31	129	440
Kew Street ...	282	19,973	1,035	301	187	12	31	32	156	719
Adlington Street ...	671	42,033	2,751	209	522	20	95	108	457	1,411
Stanhope Cottages ...	144	9,711	542	48	104	5	37	24	48	266
Mill Street ...	136	10,512	496	165	94	5	34	13	40	351
Hornby Street ...	891	58,268	3,458	* 1542	364	23	29	78	237	2,273
Clive and Shelley Streets ...	234	18,574	831	* 217	152	5	20	26	82	502
Eldon Street... ..	36	4,052	127	9	22	1	2	4	9	47
Upper Mann Street ...	239	18,343	873	* 462	103	5	8	18	62	658
TOTALS ...	4,961	349,773	20,151	3,553	3,341	170	783	765	2,382	10,990

* Many new houses.

It ought to be clearly recognised that the conditions are exceptional at present as this is the transition period from slums to new dwellings.

Prior to the erection of these tenement dwellings and their reservation for the dispossessed tenants of slum areas, private enterprise had built nearly 900 dwellings on sites sold by the Housing Committee for that purpose, and the Corporation had themselves erected St. Martin's Cottages, Victoria Square, and Juvenal Dwellings; but it is safe to say that the number of tenants who had been displaced and who occupied a new dwelling house provided by either private enterprise or the Corporation was infinitesimal, a fact which it is not difficult to realise, when it is known that the rents of the houses provided by private enterprise were generally double those paid by the dispossessed tenants, and even those in the Corporation block dwellings were much in excess of the same rents.

The large amount lost in empties is partly accounted for by the fact that many of the dwellings are new, and that they are reserved exclusively for the dispossessed. This rule of the Corporation is firmly adhered to wherever possible, and in the case of the first portion of Hornby Street dwellings no less than 71 per cent. of the displaced tenants became tenants of the Corporation. These persons are extremely poor, with average earnings not exceeding 15/- per week, and it is not surprising therefore that the irrecoverable arrears for ten years on a total rental of £91,541 amounted to £2,610. The percentage of working expenses to net rental are as follows:—Rates and taxes 20·2, repairs 14·3, lighting 4·9, management 4·6, insurance 1: total: 45 per cent.

REMARKABLE RESULTS.

The death-rate of the areas dealt with averaged about 60 per 1,000, but the death-rate in the new dwellings has been approximately 25 per 1,000, which, though twice the normal rate, is a remarkable result for families who, throughout their whole existence, lived under conditions seriously prejudicial to health, and cannot be expected immediately to escape the evil consequences of bygone surroundings.

In the case of one area where the houses of 1,393 persons were all pulled down and rebuilt between 1894 and 1904, the head constable reported that offences against the law, which in 1894 had numbered 202, in respect of persons living in the area had been reduced to 84 in 1904, and the number of cases which happened in the area itself had been similarly reduced from 62 to 12.

The improvement in the condition of the tenants in their new habitations is very noticeable. The cleanliness of the habitations has greatly improved. Even the little item of polishing their brass letter-plates and door handles is looked after. The provision of window blinds and curtains gradually takes place, and even occasionally efforts

are made to grow plants. Another feature which is noticeable in the tenants is the efforts made to improve their habitations by adding bit by bit to their scanty stock of furniture and bedding.

Many instances are known where the tenants have by sheer misfortune had to leave their houses by reason of their inability to pay their rents. In most instances, however, they come back again, and in several cases this operation has been repeated several times over. In one case a tenant has been ejected no less than three times, and has now been taken back again for the fourth time.

TWELVE INTERESTING POINTS.

1. The loss through empties in 1905 was £1,695, equal to 9·80 of the rental, but this included new dwellings, and £1,544 represented the loss on these and the dwellings with tenancies restricted to the dispossessed.

2. The loss through irrecoverable arrears in 1905 was £484, equal to 2·80 of the total rent, and £420 of this was written off in respect of dwellings reserved for housing persons dispossessed from insanitary property.

3. The rates increased from 6/6 to 7/10 in the £ during the six years 1900-1905, and averaged 7/1 in the £ for the whole period, but the rates in respect of Stanhope Cottages, Mill Street, Clive Street, Shelley Street, and Upper Mann Street were 5/10³ in the £ in 1905.

4. Of 678 tenants removed from the dwellings (exclusive of transfers) during one year, 348 or 16 per cent. of the whole of the tenants were given notice to quit by the Corporation, the greatest number of removals being at Arley Street, Dryden Street, Stanhope Cottages, and Hornby Street, where they numbered half the occupants.

5. The average population is about 1½ persons per room; varying from 1·21 to 1·79 per room.

6. The average rent per habitable room varied in 1905 as follows:—

		s.	d.			s.	d.
Juvenal Street	160 rooms at	1	2	Hornby Street	384 rooms at	1	5½
Eldon Street	36 „	1	4½	Gildart's Gardens	348 „	1	5½
Clive, Shelley, and				Dryden Street and			
Upper Mann Streets	378 „	1	4½	S. Martin's Cottages	708 „	1	6½
Gildart's Gardens,				Adlington Street	671 „	1	7
1st scheme	178 „	1	4¾	Kempston Street	210 „	1	8
Kew Street	282 „	1	5	Victoria Square	610 „	1	9
Mill Street and Stan-							
hope Cottages	280 „	1	5½				

Or an average throughout of 1/6½ per room.

7. The percentage of outgoings to net receipts varied as follows:—

1901	1902	1903	1904	1905
49·27	52·09	51·78	48·63	49·91

8. The birth-rate averaged 55·87 per 1,000, and the death-rate 13 per 1,000 in 1905, the latter reaching 32 per 1,000 in the Dryden Street tenements.

9. Seventy cases of infectious disease, chiefly scarlet fever, occurred among 5,294 persons in one year.

10. Of 1,121 tenements occupied in certain districts, 801 of the tenants were those who had been dispossessed by slum clearances, and 282 were removed from houses or cellars certified as overcrowded.

11. From 779 houses demolished or cellars closed, 376 tenants entered Corporation tenements in 1905.

12. The principal classes of persons occupying the dwellings out of a total of 1,661 were :—

Labourers					Porters	..	...	...	...	80
General	...	...	328	} 675	Hawkers	...	...	...	...	64
Dock	...	...	251		Sailors	...	...	...	...	45
Mill	...	...	63		Scavengers	...	...	...	...	40
Builders	...	...	15		Cotton Pickers	...	...	...	...	17
Foundry	...	...	14		Painters	...	...	...	...	15
Ship	...	...	4		Bag repairers	...	...	...	...	15
Carters	...	...	...	120	Warehouse women	...	...	...	...	11
Charwomen	...	...	...	103	Coalheavers	...	...	...	...	11
Firemen					Coopers	...	...	...	...	11
Marine	...	...	73	} 93	Cigar makers	...	...	...	...	11
Factory	...	...	20		Widows, etc.	...	...	...	...	50

The housing schemes have not affected private enterprise, which goes on regularly in the outlying districts, averaging 2,200 per annum for houses built 1896-1906.

There is a demand that the city should acquire powers of land purchase, town planning, and also that municipal cottages should be built on the outskirts. The electric trams do not seem to have made a great deal of difference in the price of land, which is £200 to £500 per acre on the outskirts, probably because they do not go further out than before, but house owners near a penny stage can get 6d. a week more.

MANCHESTER.

On the Blackley estate 150 cottages have been built (see page 106 Housing Handbook), viz., 56 class A at £246 each for building, 55 class B at £248 each, and 38 class C at £243 each. Rents are fixed at from 6/4 to 7/- per week. In Rochdale Road 32 three room and 32 four room dwellings have recently been erected at a cost of £13,206, inclusive of site. The average income from block dwellings for the ten years ended March, 1906, was £4,032, working expenses £2,764, and gross profit £1,268, equivalent to only 1½ per cent. on the capital outlay. The tenement houses showed for six years' receipts £3,604, working expenses £1,518, or a gross profit of £2,086, equivalent to 3 per cent.

The gross profits on the cottages for three years ended March, 1906, were £1,032, but the cost of the sites was £21,000, so that the rate of return was, strictly speaking, only about 2½ per cent. If the land be put at housing valuation of 10/- per square yard the rate of return would be 4¾ per cent. The total expenditure on housing construction and improvement has been £451,932. The total loss during the last seven to ten years, including loan charges, has amounted to about £54,240.

NEWCASTLE.—SINGLE ROOM DWELLINGS.

The Corporation made its first experiment under the Act of 1890 by erecting dwellings at Walker Road, Hawick Crescent, and Lawrence Road, on a site containing 10 464 square yards, partly in the hands of the Council, close to the river, and in a busy district. The cost of additional land was £2,916, street works came to £1,780, and ground rent was £87 11s. 6d. per annum, or an estimated total capital sum of £7,000. Buildings containing 14 one-roomed dwellings and 112 two-roomed dwellings, or a total of 238 rooms, cost £19,092, or £80 per room, thus making the total cost £110 per room. There is an asphalted recreation ground of about 740 square yards near the centre of the area.

The following is a description of the single-room dwellings :—

Each dwelling is self-contained, and comprises a living room, 16 feet 9 inches by 12 feet 9 inches, with a bed recess 6 feet 6 inches by 5 feet ; a scullery 7 feet 6 inches by 7 feet, containing a sink and set-pot, a food cupboard, and a water closet. The block is two stories in height, the rooms being approached by a stone staircase in the centre, with a balcony along the front for entrance to the upper dwellings. Each dwelling has its own entrance door. There is through ventilation provided by windows in both the front and back walls of the general room. An iron rod with rings near the ceiling is provided in front of each bed recess for the purpose of hanging a curtain and screening the bed from the room.

The two-room dwellings are in two-storey flats, each flat being self-contained.

The ground floor dwelling comprises a living room or kitchen 12 feet 6 inches by 10 feet 10 inches ; a bedroom 12 feet 6 inches by 10 feet 3 inches ; a scullery 8 feet 9 inches by 6 feet ; with sink and set-pot, a food cupboard, coal house, water closet, etc. The upper dwellings have similar accommodation, excepting that the bedroom is 17 feet 4 inches long, with an average width of 9 feet 9 inches. Each dwelling has a separate entrance and yard.

The two-room dwellings are to be let at 4/3 per week downstairs, and 4/9 per week upstairs, and the one-roomed at 2/3 per week. An open space is to be provided in Hawick Crescent, to be used as a playground for children, containing an area of about 800 square yards. The buildings are of a simple character, faced with red pressed bricks to the streets, with common bricks at the back. The work is being carried out by Messrs. W. Franklin and Sons, Ltd., under the direction of the City Architect, Mr. F. H. Holford.

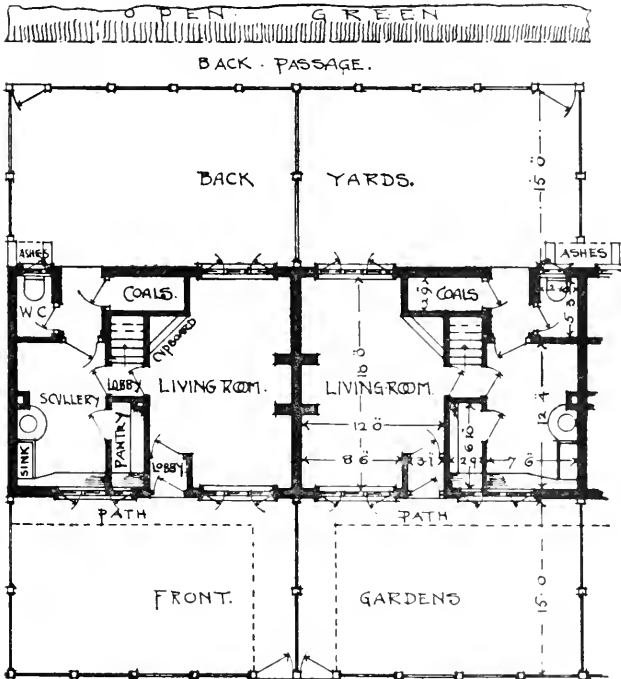
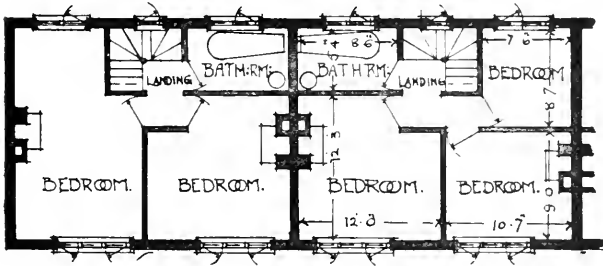
All the one-room dwellings were quickly let. It is also proposed to build 72 one-room tenements at 3/8 per week, with complete equipments, suitable for aged people without families, on a site adjoining South Byker playground. In the Ouseburn Valley 74 unoccupied houses have been acquired by the Corporation to rehouse dispossessed tenants near. Proposals are under consideration for the acquisition of 24 acres at Fenham, and the erection thereon of five-roomed semi-detached cottages, 10 or 12 to the acre, at a rent of about 8/6 per week.

A Model Cottage Exhibition is being arranged on municipal land.

SHEFFIELD MUNICIPAL COTTAGES, WINCOBANK.

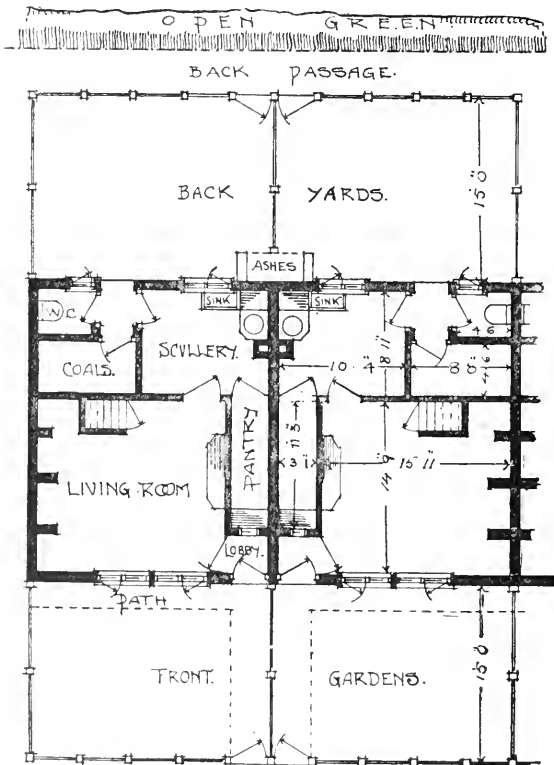
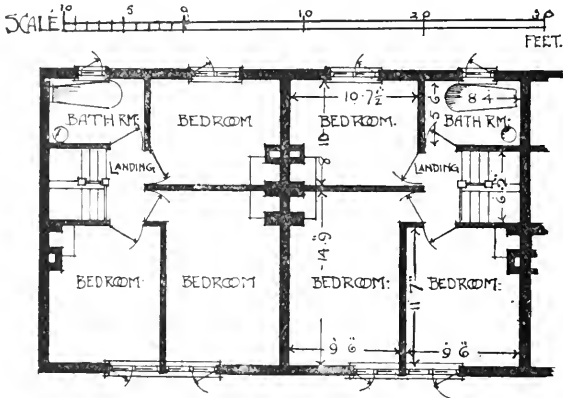
Class A.

SCALE 10 5 0 10 20 30 FEET.

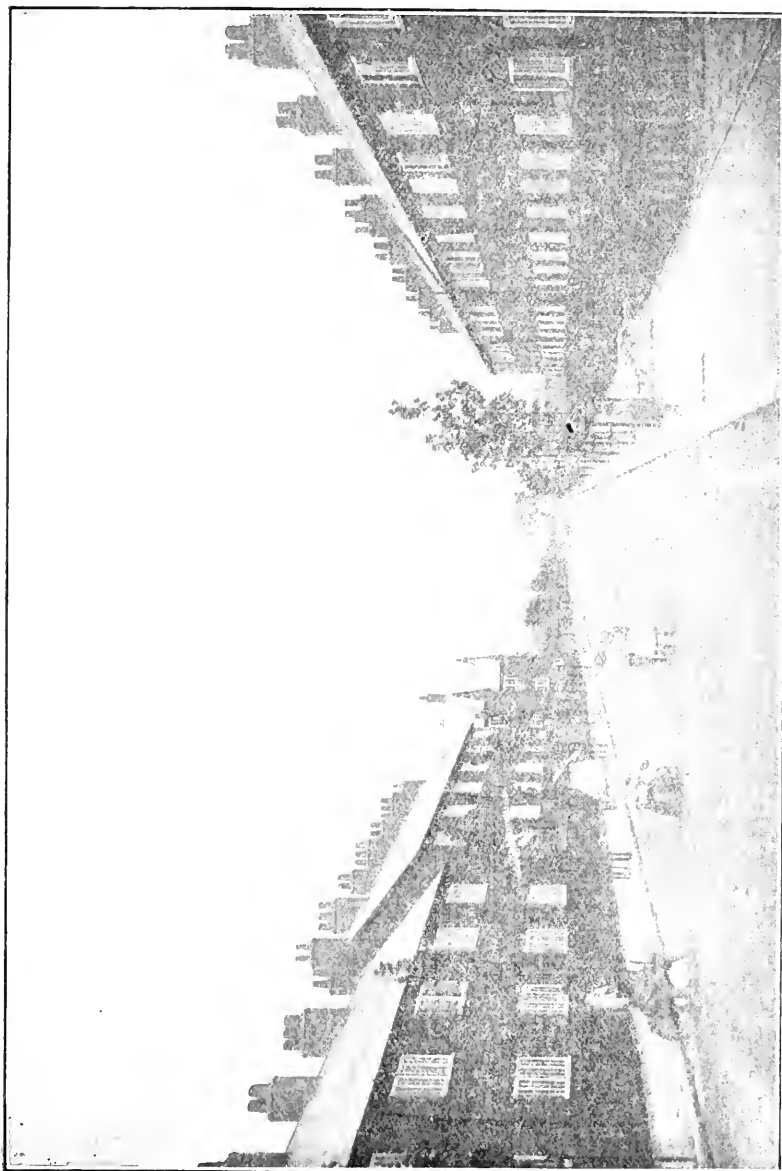


SHEFFIELD MUNICIPAL COTTAGES, WINCOBANK.

Class B.



SHEFFIELD MUNICIPAL COTTAGES.



WINOBANK AVENUE.

Class B Houses, rent 6/- and 6/6 per week.

Cost of Building, £210 per cottage.
Cost of street works, £40 per house.

Class A Houses, rent 7/- per week.

SHEFFIELD.

Other details of the various dwellings are given in the tables on pp. 43 and 54. The Corporation is clearing a large insanitary area (Crofts) at a cost, to 25th March, 1906, of £105,492 (after allowing for value of site charged to cost of dwellings which have been erected on a portion of the site). The capital outlay on the dwellings to 25th March, 1906, including value of site (£3,169 7s. 6d.) is £29,285. 124 dwellings (on the flat system) and two saleshops have been erected. Attached to each of the dwellings is a small scullery and a separate w.c. and coal-place. A further block of buildings on this site has just been erected, to include 57 dwellings, three lock-up shops, and 11 store rooms, at a contract price of £10,000.

The Corporation has also erected a block of 20 cottage houses in another part of the city (Hand's Lane) under Part III of the Act. The total cost to 25th March, 1905, is £6,104, including £715 for site. The accommodation includes larder, kitchen, coal-cellar, sitting room, and three bedrooms, with w.c. for each house. These let at 6/6 per week each.

The Corporation has also purchased three other sites in various parts of the city at a cost respectively of £16,266 for 74½ acres (High Storrs), £10,219 for 60 acres (Wincobank), and £5,970 for 1¾ acres (Edmund Road). Nothing has yet been expended on the erection of dwellings on the first-mentioned site. The second is an estate on the north-east side of the city, in an elevated position, but within comparatively easy distance of the great engineering works. The estate has been planned out, and 73 houses have already been erected. These houses consist of three types. Class A, of which there are 35, contain living-room and scullery, with coal-house, pantry, and w.c. on the ground floor, and two or three bedrooms and a separate bath-room on the first floor. Class B are a little larger, and contain the three bedrooms, with all the other rooms as mentioned in Class A, and are let at 6/6 and 7/- per week, clear of rates and taxes. An important feature in respect to the above scheme is that each house has an area of 200 yards of land.

The capital expenditure to 31st March, 1906 (exclusive of value of sites as given above), is for Wincobank £12,911, and for Edmund Row £3,253. On the third site the Corporation is building 70 houses, and contracts are let for £13,000.

An entirely new development of the question of artisans' dwellings has taken place in Sheffield within recent years. A section of the Corporation's local Act of 1900 authorises the Corporation to appropriate any surplus lands acquired by it, and not required for the purposes for which they were purchased, and utilise them for various objects, including the erection of dwellings under the Housing of the Working Classes Acts. Certain pieces of land in the centre of the city or near to it have come into the possession of the Corporation as a result of street improvements carried out under local Acts, and the Corporation has erected thereon saleshops and dwellings, and flats over the same. Five blocks of property have been erected on such lands,

comprising 19 flats and 43 dwellings, at Snig Hill, Westbar, Gibraltar Street, Kelvin Buildings, and Whitehouse. Unfortunately, the shops have not let at all well at the rents originally estimated, and they are now being let at reduced rents.

Cheap Cottages—a remarkable scheme.—The third class are remarkably cheap houses, built from the plans and specifications of Mr. H. L. Paterson, at a cost of £126 per cottage, and let at 5/- per week. *Details are given under the heading “Cheap Municipal Cottages.”*

Model Cottage Exhibition.—An experiment of a novel character and of great practical value is being carried out at Sheffield on municipal land which other large towns might very well copy with advantage. *Details are given in a subsequent chapter.*

III.—RECEIPTS AND WORKING EXPENSES OF MUNICIPAL DWELLINGS.

The following summary of the financial results of the municipal dwellings dealt with in pages 32-118 will indicate the nature and relative proportions of the chief burdens in the rent. The various schemes may be roughly divided into three classes:—

1. **Subsidised Sites and Buildings.**—Where the rents are insufficient to pay the market rate of interest on all loans for the actual cost of land and the cost of buildings as well as working expenses. These are mainly on slum sites in provincial towns, and let at very low rents.

2. **Subsidised Sites.** Where the rents are sufficient to pay working expenses and the market rate of interest on the cost of building and the housing valuation of the land, but insufficient to pay the interest on the full actual cost of the site. These are mainly on slum or central sites in London.

3. **Non-Subsidised Dwellings.**—Where the rents provide for the market rate of interest on all capital outlay as well as working expenses.

The figures are as follows for all three classes:—

	Capital Outlay.	Rents.	Rates and Taxes.	Repairs.	Superintendence and Sundries.	Total Working Expenses.	Return on Outlay.
Subsidised Sites and Buildings	£ 997,031	£ 42,497	£ 8,840	£ 7,280	£ 2,058	£ 17,942	2'47
Subsidised Sites	1,867,569	119,785	23,396	21,344	8,882	53,622	3'6
Non-Subsidised Dwellings ...	796,880	47,129	11,916	4,027	1,466	17,424	3'76
	3,661,480	209,411	44,152	32,651	12,406	88,988	3'29
Percentage ..		5'8 on outlay	21'1 of rent	15'6 of rent	5'9	42'6	

Worked out in the case of 12,000 rooms in cottages costing £67 per room, we get the following results;—

Average rent £4 per room, or 1/6 per week.

Rates £1 per room, or 5d. per week.

Repairs 7/- per room, or 1¹/₂d. per week.

Management 2/6 per room, or say ¹/₂d. per week.

Total working expenses, £1 9s. 6d. per room or 7d. per week. Gross profit 3³/₄d. per cent. or 11d. per week.

CHAPTER VI.

RURAL HOUSING.

THE EXPERIENCE OF ENGLAND.

A most valuable report on the subject of Rural Housing was presented to the House of Commons on the 11th December, 1906, by Sir John Dickson-Poynder, M.P., as chairman of the Select Committee on the Housing of the Working Classes Amendment Bill, brought in by Mr. F. Mackarness, M.P., which passed its second reading on the 27th April, 1906.

The outstanding facts brought to light by the evidence were :—

1. That the Rural District Councils did not do their duty either under the Sanitary Acts or under the Housing Act of 1890, and that those who tried to act were met by all sorts of dangers and obstacles.
2. That the County Councils, so far from stimulating the Rural Councils to provide better housing accommodation under Part III of the Act, were either apathetic or put all sorts of obstacles in the way.
3. That the various Central Authorities, while freely circularising the Councils as to their duties, either could not, or would not, give those facilities for securing cheap land, cheap building and cheap money, that are absolutely essential to the production of cottages at the normal rents prevailing in rural districts.
4. That the laws with regard to Land, Housing, and Sanitary Administration were cumbrous, inadequate, and costly to carry out, and while burdening willing authorities with dear land, dear building, dear money, and difficult procedure, have failed to provide machinery for giving effect to enlightened public opinion as against the great power possessed in and over local authorities by those who are interested, or, rather, think they are interested, in opposing the improvement of existing dwellings and the provision of more and better new cottages.
5. That even if the above-named legal and administrative difficulties were removed, new cottages could not be provided at the rents prevailing in many of the purely agricultural rural districts where, as survivals of the old "furniture of the estate" practice, labourers' cottages were let at nominal rents of from 1/- to 2/- per week.

RESULTS OF RECENT INQUIRIES IN RURAL DISTRICTS.

In June, 1906, the clerks and overseers in a number of rural and small urban districts were asked by the National Housing Reform Council to state the percentage of persons paying rents under 2/-, 3/-, 4/-, 5/-, 6/- and over 6/- per week. The answers from 102 districts showed a total of percentages as follows :

Under	2/-	3/-	4/-	5/-	6/-	over 6/-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	935	1352	852	1147	874	867

The explanation of the unexpectedly large number of comparatively high rents, is that the inquiries were largely made in the rural districts where the highest death-rate and worst overcrowding occur, and these are partly industrial, and men are able to pay more rent for bad accommodation.

In reply to a question as to whether there was a scarcity of workmen's dwellings in the district, 54 replied yes ; 54 replied no ; and 10 were doubtful.

Replying as to the causes of scarcity, 37 complained of the difficulty of getting land ; 9 complained of bye laws being too stringent or rigid ; 4 complained that money was too dear ; 3 complained of the constitution of their councils ; 2 complained of influence of employers ; and 2 complained of bad or deficient water supply.

In 16 districts there had been a house to house inspection of the district. In 9 districts part had been under house to house inspection. In 53 districts the inspection was only occasional and partial. In 34 districts the answer was that there had been no definite inspection of the district.

Returns from five rural cottage estates, with a capital outlay of £8,000 and rents of £310, showed working expenses £73, and net return on outlay £237 or 2'96 per cent.

In the case of 21 rural authorities who had used the compulsory powers of the Parish Councils Act for hiring or buying land, the price of land varied from £1 6s to £4 per acre, being over £2 per acre in nearly every case, for hiring, and from £65 to £100 for purchase, whereas the assessment for such land varied from £1 to £1 10s. per acre—a rather marked disparity.

The costs of order and award varied from £16 to £90, or an average of £50 in each case, equivalent to £3 6s. 8d. per acre acquired. In most cases the rent paid after compulsory hiring was about double the rent paid by the previous tenant.

Mr. Wilson Fox issued questions to agricultural correspondents in rural districts asking whether the supply of cottages was insufficient or more than sufficient, and the replies showed that it was insufficient in 56 cases, sufficient in 111 cases, and more than sufficient in 32 cases.

Similar questions to various estate agents and landowners showed that it was insufficient in 9 districts, variable in 6 districts, sufficient in 11 districts, and more than sufficient in 4 districts.

These returns probably err in the direction of understating the deficiency of cottages, for included in the districts said to be sufficiently supplied are Linton (Cambs.), Forehoe (Norfolk), Maldon (Essex), and Sevenoaks (Kent), where cottages have had to be built or applied for recently under Part III of the Act of 1890.

Miss Constance Cochrane, whose name is a household word in connection with rural housing and sanitation, has enquired as to the number of bedrooms per cottage in 44 villages divided among 17 counties. She found 464 cottages with only one bedroom, 1,852 with only two bedrooms, and 759 with three or more bedrooms.

Similar enquiries as to wages and rents in rural districts showed an average wage of 12/9 per week in eleven villages in the Eastern Counties, and an average rent of 1/8 per week; an average wage of 16/5 per week in four villages in Kent, Surrey, and Sussex, with an average rent of 3/1½ per week.

RECOMMENDATIONS OF THE SELECT COMMITTEE ON RURAL HOUSING.

The following are the recommendations of the Committee:—

1. Transfer of the administration of the Public Health and Housing of the Working Classes Acts from the rural district councils to the county councils, retaining to the rural district councils power to build under Part III of the Housing of the Working Classes Act, 1890, subject to confirmation by the Local Government Board.

2. Statutory duty of county councils to appoint a medical officer or medical officers of health, and a sufficient number of sanitary inspectors for the purpose of carrying the statutes into execution. Proper qualifications, as prescribed from time to time by the Local Government Board, to be insisted upon. Officers to devote the whole of their time to the duties of their office, to hold their appointments during good behaviour, and to be removable only with the consent of the Local Government Board. The Local Government Board to issue a more specific memorandum of instructions to medical officers of health, and to require compliance with the same. County council to appoint a statutory public health and housing committee.

3. Register of survey of all buildings intended for human habitation to be compiled and revised periodically. Owners of dwelling-house property to make an annual return of sanitary condition of every dwelling-house. Penalty for making false returns.

4. The sections of the Public Health Act and Housing Act, which deal with sanitary defects (Secs. 91-96 Public Health Acts, Secs. 30-39, Part II, Housing of the Working Classes Act), to be widened in their meaning, to include not only houses "dangerous or injurious to health," but houses in a bad state of repair or neglect.

5. County council to be empowered, alone or in conjunction with council of adjoining county, to construct impounding reservoirs.

6. County council to frame bye-laws for every district, subject to the approval of the Local Government Board.

7. Local Government Board to register plans and specifications of model cottages.

8. Simplification and codification of the law under the Public Health and Housing Acts.

9. Statutory right of complaint to the Local Government Board of default of county council to be given to every rural district council, parish council, or parish meeting, or to any four householders. Local Government Board to hold inquiry and to make order enforceable by mandamus. Or the Local Government Board to be empowered to appoint a person or persons to execute such order, the consequent expense to be recoverable from the county council.

10. Local Government Board to appoint a staff of travelling sanitary and housing inspectors to supervise the administration of the public health and housing laws by the county councils and their executive officers.

11. Simplification of the law for acquiring land compulsorily.

12. The Treasury to lend money for the purposes specified in the report at the lowest rate at which the Treasury can themselves borrow (a) to local authorities (county council and rural district council) up to the full amount of the security upon the minimum terms; (b) to public utility societies up to 75 per cent. of the security upon the minimum terms. Period of redemption of loan to be lengthened. System of increasing the rates or interest in proportion to the length of the period of loan to be abolished.

13. Grants from the Exchequer to be allocated to and administered by the county councils at the discretion of the Local Government Board.

APPLICATIONS TO ADOPT PART III.

The following particulars as to action attempted in rural districts have been taken from the report and other official sources. Following the tabular statement is the substance of the official reasons given by the various councils concerned, for such action as was taken or not taken in each case.

Applications to adopt Part III were made by the following councils, all being Rural *District* Councils except those marked with an asterisk, in which cases action was taken by the *Parish* Council under sec. 6 of the Act of 1900.

In each of the following cases Part III was adopted for the parish only or for contributory places, except East Grinstead, where it was adopted for the whole district and *nothing done*.

RURAL DISTRICT.	PARISH.	COUNTY COUNCIL.	RESULT.
Linton	Linton	Cambridge	granted.
Malpas	Malpas	Chester	"
Sunderland	Ryhope and Tunstall	Durham	"
*Chester-le-Street ...	Usworth	"	"
Maldon	Bradwell	Essex	"
*Pontardawe	Ystalyfera	Glamorgan	shelved.
King's Langley	Chipperfield	Herts.	uncertain.
Malling	Mereworth	Kent	refused.
Strood	Rural district	"	"
Tonbridge	Hadlow	"	"
Sevenoaks	Penshurst	"	granted.
Barrow-on-Soar	Rural district	Leicester	refused.
East Elloe	Whaplode	Lincoln (Holland)	"
Spalding	Donington, Moulton	"	granted.
St. Faith's	Wroxham	Norfolk	refused.
"	Horsford	"	"
"	Great Witchingham	"	"
Erpingham	Aylmerton	"	"
Forehoe	Costessey	"	uncertain.
Brixworth	Rural district	Northampton ...	granted but dropped.
Hexham	" "	Northumberland	refused.
Thingoe	Ixworth	Suffolk (West) ...	granted.
Croydon	Mitcham	Surrey	refused.
Eastbourne	Rural district	Sussex (East) ...	dropped.
"	Pevensey, Westham	" "	refused.
East Grinstead	Rural district	" "	granted but dropped.
Westbury	Bratton	Wilts.	granted.
"	Edington	"	"
"	Heywood	"	"
"	Dilton Marsh	"	refused.
Kiveton Park	Wales	Yorks	dropped.

APPLICATIONS REFUSED.

NOTE.—The excuse in each case is that of the County Council responsible for the refusal in each case.

Mereworth.—That the adoption of Part III would unduly burden the rates of the parish.

Strood.—The necessary information was not furnished to enable the County Council to determine whether it was prudent for the District Council to adopt Part III.

Hadlow.—The District Council failed to show that there was any demand for accommodation for the working classes.

Barrow-on-Soar.—The need for increased accommodation was established, but the difficulty was met by private enterprise, and no order was recommended.

Wroxham.—A local landowner offered to build. [*NOTE*.—The application of the Council was refused, but *the promised cottages were not built*, and much trouble was experienced by several families until the member of parliament for the district built six new cottages.]

Horsford.—The County Council stated that there were sufficient empty cottages in the parish to meet the difficulty.

Hexham.—The County Council did not consider it prudent for the District Council to adopt the Act, inasmuch as they were not satisfied that accommodation would not be provided by private enterprise, and they feared that the project if carried out might impose a considerable liability on the rates.

Mitcham.—The person who held the inquiry did not certify that accommodation was necessary.

Eastbourne.—The result of the inquiry was to the effect that there was no want of accommodation in the rural district generally.

Pevensey.—It appears unjust that the ratepayers of the whole rural district should provide the capital to build the cottages, the freehold of which would ultimately pass to Pevensey and Westham. [It was urged by opponents of the housing scheme that the District Council would have to pay 2/6 a week per cottage to enable the dwellings to be let at 2/6 per week.]

Dilton Marsh.—The Council refused their consent on the ground that the circumstances of the parish did not render the intervention of the Rural District Council necessary.

Kiveton Park.—An inquiry was opened by the County Council and adjourned. An offer of land on lease subsequently received by the Rural District Council made it unnecessary to proceed further with the inquiry.

Great Witchingham.—The District Council could not furnish any idea of the cost of any scheme and to what extent it would effect the ratepayers; therefore the County Council did not deem it prudent to grant consent.

Whaplode.—When it was found that the expenses incidental to the adoption of Part III would fall on the parish, there was such strong opposition from the parishioners that the County Council decided not to grant their consent to the adoption.

East Grinstead.—*Municipal action stirred up private enterprise.*

The following letter, written on March 25th, 1901, to the Local Government Board, fully explains the case here, and incidentally drives home what is so often the case, that dormant or suspended private enterprise is stimulated to action by steps being taken to carry out a municipal scheme.

SIR,—Referring to your letter of 13th instant, I am directed to reply that the Rural District Council, after local enquiry held by the East Sussex County Council, obtained an order enabling them to adopt Part III of the Housing of the Working Classes Act 1890, in the latter part of the year 1895, and in January, 1896, they communicated with all the parish councils in their district, and from the replies they received it appeared that in three parishes there was no urgent need for more cottages; in another parish the Parish Council expressed their intention of making inquiries, and in the remaining parish it was stated that cottages which could be let

at 3/- or 3/6 a week were needed, but that new cottages which had been erected in that parish were fetching 5/6 and 6/- a week. In all parishes it was found there would be great difficulty in the Council obtaining land for the erection of cottages at a reasonable price, and the Council, considering that the local inquiry would probably lead to the erection of more cottages in the district, took no further action in the matter. The following return shows that the anticipation of the Rural District Council was realised, and they believe that the new bye-law, very recently confirmed by the Local Government Board, under which cheaper cottages can be erected, will have the effect of further increasing the number of new cottages erected in the rural district. The return gives from 1895 to 1900 a list of new cottages erected: In 1895, 15; in 1896, 39; in 1897, 38; in 1898, 46; in 1899, 39; in 1900, 59, making a total of 236.

APPLICATIONS GRANTED BUT SCHEMES DROPPED.

Moulton.—The reason given by the Clerk to the Parish Council for the failure to take action was that the rate of interest, $4\frac{1}{4}$ per cent., at present charged by the Public Works Loan Commissioners on loans repayable in fifty years was far too high.

Costessey.—The Forehoe Rural District Council gave the rate of interest charged by the Public Works Loan Commissioners as a reason for not adopting the Act for Costessey.

Donington.—The failure to acquire land at a reasonable price prevented the District Council from carrying out a scheme.

Brixworth.—The District Council took no further action after the certificate was granted.

THE ERPINGHAM CASE.

Aylmerton and Great Witchingham.—The Erpingham Union over ten years ago tried to put Part III of the Act in force, without success, but in 1902 the evil had become so acute that they again applied to the Norfolk County Council for an inquiry. The County Council said, "You must name one parish where you say the need exists." The effect of this, of course, is not only to make the provision of cottages for all the forty-eight parishes an interminable matter, but to throw all the expense on a tiny area. By preventing the whole Union from co-operating the law, as generally administered, makes a sufficient scheme an intolerable burden to the selected parish. The District Council named the parish of Aylmerton, and the County Council decided in 1903 to grant an inquiry, but little else has been done.

As the result of a question in the House of Commons, the following two interesting letters were written. They explain the whole case, and throw an important light on the main reason for the dropping of several rural housing schemes elsewhere. In reply to a request for information, the Clerk to the Norfolk County Council wrote to the Local Government Board on August 17th, 1903:—

The Rural District Council of Erpingham on the 13th of March last, applied to the Norfolk County Council for powers to adopt Part III of the Housing of the Working Classes Act, 1890, with respect to the parish of Aylmerton, but they have since withdrawn such application. In amplification of the foregoing reply, I beg to state that a similar application was received at the same time from St. Faith's Rural District Council, with respect to the parish of Great Witchingham. Both were laid before the County Council, and Sir William Folkes, the chairman of the County Council, was directed to hold an enquiry at Great Witchingham into that application, and the Earl of Kimberley to hold an enquiry at Aylmerton in respect of the Erpingham one. The Witchingham enquiry was first held, and I beg to enclose a copy of Sir William Folkes' report thereon. On the 31st day of July, I wrote by direction of the Earl of Kimberley, to the Erpingham District Council, with a copy of Sir William Folkes' report, which had been adopted by the County Council in July, and requesting to know whether they would be ready with any scheme for supplying better cottage accommodation at Aylmerton, the cost of carrying it out, what return in the shape of rent, and what liability would fall upon the rates. I

received a reply to such letter from them on the 14th inst., stating that they were not prepared with any scheme, and that their Council had resolved that, in view of the facts which have come to the knowledge of the Council, they do not at present take any further action in the matter. Herewith are appended the report of the Witchingham inquiry, my letter to the Erpingham District Council and their reply. Owing to the application having been withdrawn, the County Council are not aware of the merits of this particular case, but speaking generally, the stumbling block in all these cases appears to be, *that under section 2 of the Act of 1900, paragraph D, the County Council shall have regard to the liability which would be incurred by the rates, and to the question whether it is, under all the circumstances, prudent for the District Council to adopt the said part of the Act.* It is perfectly clear that suitable cottages cannot be built and let at a rent which will save the rates from liability and loss, and it can never, therefore, be prudent for the District Council from a financial point of view to adopt the Act. **As long, therefore, as this clause defines the law, it is very unlikely that the Act will be put into force in the rural districts of a poor agricultural county.**

On the 8th September, 1903, the Local Government Board replied to the letter in question as follows:—

I am directed by the Local Government Board to advert to your letter of the 17th ultimo, with reference to the applications which were made to the Norfolk County Council in March last by the rural district councils of Erpingham and St. Faith's for powers to adopt Part III of the Housing of the Working Classes Act, 1890; and as regards the statement made at the end of your letter, I am to state that *it does not appear to the Board that there is any provision in section 2 (2) of the Act of 1900 which requires that it shall be shown in every case that suitable houses can be built and let at a rent which will save the rates from liability and loss* before the County Council can consent to the adoption of Part III of the principal Act by a rural district council.

The following paragraphs throw a strong light on the mischievous conditions that have had to be tolerated in the Union in question:—

Mr. Tuddenham, the Sanitary Inspector of the Erpingham Union, found at Bodham, not far from Sheringham, thirteen people sleeping in two small attics—parents and eleven children of both sexes, from 25 years old downwards. At Roughton a most respectable family—two parents, one grandparent, four girls, aged 12, 10, 5, and 2, and five boys, aged 20, 18, 16, 14, and 7—slept in two small rooms. At Thorpe Market six people slept in a room nine feet by seven and a half. At Northrepps nine people slept in two small rooms, at East Runtun ten people in two small rooms, at Hanworth twelve people in two small rooms. Besides the parents, there were daughters aged 20, 18, 16, and 5, and sons aged 22, 14, 11, 9, 3, and 2.

In spite of this terrible overcrowding, which goes on unchecked from year to year, the number of cottages is yearly going down. At Roughton four cottages have gone out of use in the last four years. At Aylmerton ten cottages have gone in the past few years, at Beckham seven, at Bodham five, and so on right through the Union.

Difficulties at Costessey (Forehoe R.D.C.).—The difficulties attending housing reform in rural districts are fully illustrated in the appended report of a discussion at a recent meeting of the Forehoe Rural District Council. It will be seen—

- (1) That first the sanitary law could not be enforced owing to the scarcity of cottages.
- (2) That the granting of the scheme involved the fear of a burden on the rates, and especially on the small area, and was consequently opposed.

COSSEY HOUSING TROUBLES.

Mr. Gunton presented the report of the Sanitary Committee, which called special attention to the report of the Medical Officer of Health, on the sanitary arrangements at Bird Cage Row, Cossey.

Dr. Lack reported that the sanitary arrangements of these cottages were inefficient, and that two of them were overcrowded. The owner had, however, given the occupiers notice to quit, and had promised to improve the sanitary arrangements according to his suggestion.

Mr. Gunton said he believed the owner was about to apply for an order of ejection in one case, *but the tenant could get no one in Costessey to let him have a larger house because of his large family. It was a hard case.*

Mr. Oldfield said the owner was also in a difficult position.

Dr. Lack said the house was too small for the family, and therefore they must have notice to quit, while the people at Costessey protested against an eviction. What was the owner to do?

Mr. Fryer thought the Council had not had a scheme that would be likely to benefit labouring men. Some time since, when it was proposed to put the Housing Act in force in Wymondham, they were told that if it was adopted Wymondham would have to pay. But now he found that Costessey did not want the cottages if they had to pay for them. He should most strongly object to the burden being thrown on to the whole district. If they did, then Wymondham might as well ask for sixty cottages. The rents of the cottages proposed were too high for labouring men, and they would, no doubt, be occupied by workers at the brickyard or at the mills.

It may be added that the District Council are considering a scheme for the erection of twelve cottages in couples, on $3\frac{1}{2}$ acres of land, so as to give 32 rods of garden for each tenant. The houses, estimated to cost £200 each inclusive, are to have two rooms and scullery below, with three bedrooms above, and to be let at a rent of 2/6 a week, which would probably involve a deficiency of £32 to be met from the rates.

The following is the official reply to an inquiry on the subject :—

We want a cottage with three bedrooms and $\frac{1}{4}$ acre garden, rent not more than £5 5s. per annum.

My Council would have put the Act in force, but are met with the difficulty that the interest and repayment of a loan from the Public Works Loan Commissioners would result in a heavy loss to the ratepayers.

There is a deficiency of decent houses in some parishes, the cause undoubtedly being that with the present agricultural outlook very few landlords can afford to build cottages.

The remedy we suggest is that the Public Works Loan Commissioners should advance money to the rural district councils, who are willing and desirous to adopt the Act, at say 3 per cent for a long term of years. We do not consider that, as at present, the P.W.C. should only lend money to the public when they get a fairly large profit. In this district a *double cottage* could not be built in a substantial manner for less than £350 (or £175 each inclusive), including cost of site. The chairman of our Sanitary Committee has gone very closely into the matter, he estimates that at the present rate of interest charged by the P.W.L.C., to build four good cottages would entail a loss to the rates of about 13d. in the pound, and in point of fact *very few (if any) rural district councils have put the Housing of the Working Classes in force, simply because of the loss which must ensue at present rate of interest charged for loans.*

NEED FOR HOUSING COMMISSIONERS.

The Chipperfield Case.—The experience of an attempt to put Part III into operation in the village of Chipperfield, adjoining Kings Langley, Herts., as well as the cases above mentioned, shows that an effective power of appeal by labourers to a Central Authority with Commissioners as in the Small Holding Act, is absolutely necessary if the Act is to be anything but a dead letter.

Three years ago Mr. Arthur Aronson moved a resolution at the Kings Langley Parish Council to the effect that there was a dearth of cottages in Chipperfield, and that the District Council be asked to exercise their powers under Part III of the Act of 1890. A report was prepared by a committee of inquiry appointed by the Parish Council, confirmed by a second committee, accepted by the Parish Council, and forwarded by it to the District Council, with a request that the District Council would take action to supply the deficiency.

The County Council, however, ultimately held an inquiry, and the evidence was so strong that the Commissioners decided it was desirable to prepare a scheme, but instead of carrying it out they referred the report to the Parish Council for their opinion. It may be mentioned in passing, as an illustration of the difficulties, that the chairman of the Parish Council (who was opposed to the application of the Housing Act) was the chief landowner in the district, and also chairman of the District Council, and is, in addition, the local member of the County Council.

The dearth of cottages as admitted in the report, and the condition of existing cottages was declared to be bad.

The District Council, however, instructed its own Medical Officer of Health to make an independent report, which he did, and substantially confirmed the Parish Council's report in all salient features, admitting that there was a want of cottages, and stating that the cottagers were afraid to complain, for if they did so, they would probably get notice to quit.

Notwithstanding this, the District Council refused to build, but proceeded to tinker with existing cottages (many of which can never be made to conform to their own bye-laws). This has had the effect in many instances of raising the rents, and as notices were served on some of the cottagers to abate overcrowding, the position became worse than it was before, because there were no houses to turn to.

The Kings Langley Parish Council then appealed direct to the County Council under sec. 6 of the Act of 1900. The County Council asked the District Council why it refused to build, and its excuse was in effect: "*If agricultural labourers alone lived in the village, the accommodation would be ample*." That is to say, that if all labourers, other than those that worked on the land, such as bricklayers, roadmen, and others, were deported, the housing problem would be solved—and this at a time when all classes and parties are lamenting the evils of rural depopulation.

The dearth of cottages is most serious. For the sons and daughters of a labourer to get married is out of the question, as there is never a single cottage to let.

Mr. Aronson says:—

A labourer's wife (whose name I am quite willing to furnish) came to me with a notice in her hand, served upon her to desist from overcrowding (there were two families in her cottage), and asked me what was to be done. She said she had tried to get a cottage, not only in this village, but also in the two adjoining ones, but without success. We have some 60 per cent. less children in our schools than we had fifteen years ago. The young and the vigorous are rushing away as from a plague, and we are left with the old and infirm.

The County Council admitted the need, and suggested the building of ten cottages at Chipperfield, but estimated that the scheme would involve a rate of $1\frac{1}{2}$ d. in the £, and sent a report to the Parish Council for their observations, but at the Parish Council election the inhabitants of Kings Langley, who had the greater share of voting power, opposed the scheme, and returned a new council pledged to oppose it.

There are really two separate parishes (Kings Langley and Chipperfield) under the same parish council, and the inhabitants of Kings Langley feared they would have to pay rates for the benefit of Chipperfield, so local feeling and selfishness were brought in to the aid of the slum owners, thus accounting for the complete rout of the advocates of better housing which ensued. The matter is now in abeyance.

ACTION BY OTHER RURAL DISTRICT COUNCILS.

Driffield (R.D.C.)—High rates of mortality from pneumonia and bronchitis, due largely to unsatisfactory bedroom accommodation, have been reported. The Council in this district have done nothing and will do nothing under Housing Acts.

Sunderland (Rural).—Part III has been adopted for Ryhope and Tunstall. It is proposed to build at Ryhope twelve two-roomed dwellings at 3/9, twelve three-roomed dwellings at 4/3, eleven three-roomed dwellings at 4/9, and 26 four-roomed dwellings at 5/9 per week. At Tunstall there will be twelve two-roomed dwellings at 3/9, twelve three-roomed dwellings at 4/3 to 4/9, and 24 four-roomed dwellings at 5/9 per week. The Ryhope dwellings will cost £11,000. Those at Tunstall will cost £10,500. A difficulty has arisen, however, with reference to the site and ground rents.

Usworth (R.D.C.)—Out of 542 houses inspected, 266 or 49 per cent. are overcrowded. In many cases the walls are of soft limestone, which absorbs rain, and they are frequently without proper floors. The colliery owners are principal ratepayers, and have not provided sufficient cottages. The Parish Council appealed under section 6 of the Act of 1900, because the District Council of Chester-le-Street refused to adopt Part III, and they proved their case. The County Council now proposes to buy five acres of land at £350 per acre, for the erection of cottages under Part III.

Yeovil (R.D.C.)—An inquiry has been held showing that there were in the district 113 houses with only one bedroom, 1391 houses with only two bedrooms. Four parishes said there were insufficient accommodation and 230 insanitary cottages. The Council has deferred the adoption of Part III till the Rural Housing Bill is passed.

SCHEMES CARRIED OUT UNDER PART III.

Only two rural housing schemes, comprising 14 cottages, are described in the Housing Handbook, but since then 40 additional cottages have been built or planned at Bradwell (Maldon R.D.C.), Bratton (Westbury R.D.C.), Linton (Linton R.D.C.), Malpas (Malpas

R.D.C.), and Penshurst (Sevenoaks R.D.C.). The following particulars about them may be interesting. All the councils have had to pay too much for land, buildings, and interest, and in several cases rents had to be increased beyond the original estimate to meet the difficulty.

Parish.	No. of Cottages.	Cost of land	Cost of land			Cost of building		Rents per week.
		per acre.	per cottage.	£	s.	d.	per cottage.	
		£	£	s.	d.	£	s.	d.
Bradwell ...	6	200	8	13	4	223	0	0
Bratton ...	4	200	10	0	0	240	0	0
Linton ...	10	50	12	10	0	130	0	0
Malpas ...	12	100	9	0	0	187	10	0
Penshurst ...	8 say	130	lease			232	0	0
								4/- to 4/9

Penshurst—Warren Cottages.—No land could be bought as a site for the second scheme in this village, so an acre of land was taken on lease for 99 years at £5 5s. per annum, and eight cottages have been built for £1,860 (borrowed at $3\frac{1}{2}$ per cent.), and let at 4/- to 4/9 per week. The walls are of double brick, with air spaces between up to the first floor, but above that weather tiles nailed on brick. Six houses have three bedrooms and two have only two bedrooms. Dr. Poore's open-air drainage system is not quite successful owing to the sharp fall of the ground at the rear of the cottages. Each cottage is assessed at £6 10s., and the rates, which are compounded, amount to about 6d. per week per cottage. The rate in the £ to meet the annual loss is 13d., an expense which money at the market rate of interest would easily have avoided.

Miss Anne Escombe has kindly given the following interesting information:—

I collect the rents and add 6d. a week per rate (poor and special expenses); the rates now slightly exceed 6d. a week, even when compounded for. The Parish Councillors agree that the rates derived from the cottages may be expended in repairs, reckoning which the second scheme of houses is self-supporting.

The loan for the Pioneer Cottages *was contrary to the wishes and arrangement* with the Parish Council, made repayable in equal half-yearly instalments, instead of by annuity covering the expense. This may be eventually of benefit, but it is hard on the ratepayers.

All our expenses for building, or rather our council's, were calculated on interest at $3\frac{1}{4}$ per cent., but at the end of the long process of delay the amount was raised, we found, to $3\frac{1}{2}$ per cent.

The cottages have been continuously let, six weeks' rent being lost during the whole time, and the whole of it when cottages vacated on account of the occupants' change of employment. Any expenses incurred for so-called repairs has been in relation to smoking chimneys, changes of kitchen ranges found unsuitable when the cottages were first occupied. We should plan differently now, for the cottages with only a kitchen and scullery, as the tenants mostly live in what we meant for a scullery, but has now become a small living room, the large room being used only occasionally. Otherwise the cottages are, I think, satisfactory.

Bradwell (Maldon R.D.C., Essex).—Six cottages have been built at a total cost of £1,450 inclusive, on an acre of land costing £45. There are on the ground floor parlour, living room, and kitchen 8 feet high, and on the first floor three bedrooms 8 feet 6 inches high. They are let at 3/6 each per week. The loans were £1,250 at $3\frac{3}{4}$ per cent., and £200 at $4\frac{1}{4}$ per cent.!!

Bratton (Westbury, Wilts.).—Four houses have been built at a cost of £887 on land costing £30 for 32 perches (at the rate of £150 per acre), or a whole cost, with architect's fees, etc., of £970. Each house has two rooms and scullery on the ground floor, and three bedrooms on the first floor, and is let at 3/6 per week, tenant paying rates. The Clerk to the Council writes :—

In this village there is not now a great need of cottages, the population at the last census was only 560.

In building the before-mentioned block of four cottages, the chief difficulties met with by the Westbury R.D.C. arose from the stringent requirements of the L.G.B., from whom we had to wait long for sanction to borrow.

There was a scarcity of workmen's dwellings, *but since the R.D.C. built, one or two private owners have built also.*

Linton.—Application was made by this Council to the County Council, on behalf of five parishes in the district, but the others are standing over until Linton has gone through. Land is being obtained from a small owner, as the big landlords did not care to provide land near the village. The clerk wrote as follows in June, 1906 :—

As regards the closing of unhealthy dwellings, this Council could close several in Linton, but there is nowhere for the families to go except the Workhouse. We are proposing to build ten cottages, and almost every one is spoken for. It is hoped to build for £130 per cottage, then let at 2/6 per week. Land cost £125 for 2 acres.

Provided the money could be obtained from the Loan Commissioners at a fair rate, there would be little or no charge on the rates. As it is we anticipate about a penny rate.

Malpas.—A loan of £2,500 was obtained for 60 years, and twelve cottages provided at an estimated annual cost to the rates of £11 per annum on an assessable value of £4,891. Only part of the land has been used, and a rent of £4 per annum is being derived from the unbuilt portion. The clerk to the Council says :—

The Government should give greater facilities for obtaining money at a reasonable rate of interest. We tried every possible means but failed to get advance under 4 per cent. The land was acquired at £100 per acre. We purchased 2½ acres, and intend putting up 12 more cottages if found to answer.

ACTION BY LANDOWNERS UNDER IMPROVEMENT OF LANDS ACTS.

Landowners have borrowed under the Improvement of Lands Acts a sum of nearly £18,000,000 for improving their agricultural estates, the annual loan payment being met by "charging orders" of the Board of Agriculture on the lands improved, and the commonest period being 40 years. Only £1,258,535 of this amount was for labourers' cottages. The sums charged in respect of 80 cottages built in 18 different counties during the year 1905 were as follows :—

5 single cottages costing about £243 per cottage.

26 pairs of cottages costing about £218 per cottage.

23 cottages in blocks of three to six costing about £212 per cottage.

For 80 cottages the average was about £218 each.

THE EXAMPLE OF IRELAND.

(*Housing Handbook pp. 139 and 32-34*).

At the end of March, 1906, there were 20,634 cottages erected in Ireland under the Labourers Acts, and in that year a new Act, the Labourers (Ireland) Act 1906, was passed, giving still greater facilities for houses for labourers.

As the Labourers (Ireland) Acts have, in comparison with the Housing Act of 1890, been so effective in securing the provision of labourers' cottages in rural districts, a somewhat full account of their provisions and the proceedings under them up to the present time will be most useful to those interested in the welfare of the English rural labourer.

The Labourers' Cottages and Labourers' (Ireland) Acts consist of the Acts of 1881, 1882, 1883, 1885, 1886, 1891, 1892, 1896, 1897, as consolidated or amended by the Local Government (Ireland) Act 1898, sections 93 to 97 of the Irish Land Act 1903, and finally the Labourers (Ireland) Act 1906.

The main and vital elements in the law and practice as to the provision of cheap cottages for Irish labourers are :

- (1) The representation.
- (2) The simple procedure.
- (3) Cheap money.
- (4) The subsidies.
- (5) The machinery of administration, including
 - (a) the central authority.
 - (b) the central fund or funds.

The provisions as to these are as follows :

Representation.—Where “the existing house accommodation for agricultural labourers and their families is deficient, having regard to the ordinary requirements of the district, or is unfit for human habitation owing to dilapidation, want of air, light, ventilation, or other convenience, or to any other other sanitary defects,” a representation may be made to the sanitary authority, “who shall . . . proceed to make an improvement scheme.” Under the original Act this representation was to be signed by not less than twelve persons, rated for the relief of the poor within the sanitary district, but this has been modified by the Acts of 1891, 1903 and 1906, so that now any three persons are sufficient, whether rated or not, provided in the latter event that they are agricultural labourers working in the district, sec. 1 (2).

The definition of agricultural labourer is extended by Sec. 97 of the Act of 1903, to “any person (other than a domestic or menial servant), working for hire in a rural district, whose average wages do not exceed 2/6 a day, and who is not in occupation of land exceeding one acre.”

The plan of enabling representations to be made is very effective for bringing about the building of cottages, but it is now provided that the Council may initiate a scheme upon a report of the Irish Land Commission or without any representation at all, and the Local Government Board, if satisfied that the District Council have failed to make an adequate scheme, may step in and carry out a scheme themselves (sec. 7).

At first 14 days' notice had to be given of the Council meeting to consider a representation, but this has been reduced to seven, and the three days' notice required of every meeting called in connection with a decision as to the representation is now only required in regard to a meeting at which the final resolution is passed (Lab. Act, 1896).

The procedure consists of ten steps—

1. The representation.
2. Council adopts scheme.
3. Advertisement of scheme.
4. Notices to owners and occupiers.
5. Petition for confirmation of scheme.
6. Local inquiry.
7. Provisional order made and served.
8. Report of service of order.
9. Confirmation or disallowance of order by L.G.B.
10. Application for loan to County Council or Land Commission.

Confirmation of Scheme.—In the case of the purchase of land by agreement, it is no longer necessary to use the complicated machinery of scheme, petition local inquiry, notices, etc., but the scheme may become absolute on the inquiry into the loan, thus saving six or seven steps and four or five months in point of time. The Inspector holds an inquiry and makes the order, while the appeal is to the Local Government Board instead of to the Privy Council.

The publication of the scheme “during three consecutive weeks in the month of September or October or November,” has been reduced to “any two consecutive weeks” (Lab. Act 1896).

The original requirement that the notices on the owners of land proposed to be taken compulsorily should be served “during the month next following the month in which such advertisement is published,” has been altered to provide that such notices could be served at the same time as or any time after the publication of the advertisement.

Owners or lessees must reply to notices for compulsory taking of land within 21 days (Sec. 4), but the notice must have a plan attached sufficient to enable the person to identify the land proposed to be taken.

A provisional order, after being served on persons interested, is to be confirmed by the Local Government Board, and has the effect of an Act of Parliament, unless within one month a petition is presented against it (Sec. 6, 2).

If a petition is presented, the Local Government Board, after consideration of a full report of the evidence of the original inquiry, and after such further local inquiry (if any), as they may deem necessary, may either confirm the order with or without amendment, and the County Court may award costs, to be paid by or to the petitioner or any party opposing the petition (Sec. 6, 4).

Before the Act of 1906, the chief drawbacks on the operation of the Acts were: (1) The great delay, averaging two years between the inception of the scheme and the acquisition of the sites. (2) The unnecessary expenses of carrying out schemes.

A return issued in April, 1904, showed that the incidental expenses of carrying out schemes for 4,092 cottages had been, law costs £34,342 or £8 per cottage; engineering expenses (exclusive of fixed salaries) £15,221 or £3 15s. per cottage, and miscellaneous expenses such as advertising and the preparation of provisional orders, £24,123 or £6 per cottage, thus making a total of £73,686 or £18 8s. per cottage, as against £78,469 or £19 12s. per cottage for the land.

In one district the law costs averaged £42 per cottage, in another £4 16s., in another district £44 per cottage, and in another not far away, £3 7s. In one case where the compensation awarded by the arbitrators was £34, the costs of owner's solicitor for proving title were £63.

It may be mentioned that solicitors' and engineers' fees have been strictly limited by the new rules. Another factor in the cost of the cottage is determined by the rate of wages obtaining in rural districts for masons, 18/- to 22/- a week.

The conditions as to building have been that there should be a kitchen and at least two bedrooms, every habitable room to be at least 8ft. high except attics, where half the area of the room must be 7ft.; each habitable room to have windows with area of at least $\frac{1}{12}$ of the floor space; all bedroom floors to be boarded or tiled; the ground floor should be 9 inches above the external ground, and a proper privy should be constructed at least 10ft. away from the dwelling house.

Cost of Building.—At first, cottages of stone, brick, or concrete, with slate roofs, including expenses, averaged only £110 for building, but the average cost now, including half an acre of land, is £150, owing to the increase in price of building materials and the absence of effective competition among builders. The contract prices have been lower for large quantities, while the legal and other incidental expenses have only been about the same for many cottages as for few, if provided under one scheme. Altogether 20,634 cottages have been built, and 887 are being built at a total cost, including site and expenses, amounting to £3,415,280 or £159 per cottage, though the prevailing figure is £150.

Rural district councils in Ireland have managed the building economically and effectually, erring as a rule on the side of economy. The number of cottages authorised up to 31st March, 1899, when the Irish Local Government Act came into operation was 16,056 or an average of 1033 for each of the sixteen years since the first Labourers Act came into operation. The number of additional cottages authorised up to 31st March, 1906, was 8,260, making 24,316 in all.

The loans up to 1899 were £1,958,680 or £130,500 per annum, and since that date have been £1,456,600 or £208,000 per annum. The cottages provided up to 1906 were:

	Built.		Building.
Ulster ...	1,663	...	204
Munster ...	10 617	...	235
Leinster ...	8,018	...	384
Connaught ...	336	...	64
	<hr/>		<hr/>
	20,634		887

Under the Act of 1906 money may be obtained for rural housing from the Public Works Commissioners up to a total £4,250,000, repayable by annuities of £3 5s. per cent. for 68½ years, as in the case of the Irish Land Act 1903, thus saving the ratepayers £1 12s. 2d. on each £100, or say £2 8s. 3d. per cottage, nearly 1½ a week.

Analysis of cost of building.—The following analysis of the cost of building a cottage last year, in Ireland, under the Labourers Acts, may be interesting :

	£	s.	d.
Excavation, 14 cubic feet, at 6d.	0	7	0
Masonry in foundations and walls, 59 cubic yards, at 13½ ...	38	7	0
Windows, 51 square feet, at 2½/3	5	14	9
Chimney breast and shaft, 11½ cubic yards, at 20/- ...	11	10	0
Doors, 59 square feet, at 1½/2	3	8	10
Concrete flooring in kitchen, 23 square yards, at 3/- ...	5	9	0
Other floors, boarded, 2 squares, at 37½/6	3	15	0
Window sills, 16 cubic feet, at 2½/3	1	16	0
Studded brick partitions, 1½ squares, at 27½/6	2	1	6
Roofing complete, 7½ squares, at 70½/-	26	5	0
Eaves, gutters, and pipes, 12 lengths, at 2½/6	1	10	0
Plastering and dashing external walls, 102 sq. yds., at 10d. ...	4	5	0
Plastering and whitewashing internal walls, 138 square yards, at 8d.	4	12	0
Plastering and whitewashing ceilings, 52 yards, at 1/3	3	5	0
Door call 6/-, and heel blocks 8/-	0	14	0
Painting and bargeboards	1	6	0
Fitting up press 15½/-, fire guards 10/-, bracket and sheeting 15/-	2	0	0
Hanging gate posts 20½/-, entrance gullet £2 10s.	3	10	0
Privy of galvanised iron on wood	4	10	0
Fencing	7	0	0
Gates and posts	3	0	0
Overseeing 42/-, advertising 20½/-	3	2	0
Contingencies 5 per cent. on £129	6	9	0
Total	£141	17	1

Subsidy from the Imperial Exchequer. A sum of £37,000 per annum for rural districts, known as the Exchequer Contribution, was formerly distributed in proportion to the expenditure in 1887 on main roads, but it is now altered by the Act of 1906, so that each district will receive a pro rata amount equal to £1 9s. per cottage already built, from an annual grant of £31,000 for the purpose of meeting the deficiency on existing cottages. The sum of £22,000 from the Labourers' Cottage fund is to be taken annually for paying 16 per cent. of the annuities on labourers' cottages, and a further sum of £28,000 from the Ireland Development Grant is to be applied in paying another 20 per cent. of the annuities.

Subsidies from the rates.—By the original Act local authorities were empowered to levy a rate not exceeding 1/- in the £ for housing the labourers, which if reached throughout Ireland would be £561,000 per annum, but the maximum rate in any district was 10s. 8d., and the

total amount of the subsidy actually taken from the rates was £63,000. Repairs and management bring the total charge on the rates up to £2 17s. 6d. per cottage. As a general rule the farmers raise little or no objection to the labourers having cottages and land on rate-aided terms.

Proportion of payments of rent.—Formerly the tenant paid $\frac{1}{3}$, the ratepayers $\frac{1}{3}$, and the Imperial Exchequer $\frac{2}{3}$ of the cost of the cottages, but under the new scheme of higher rents (1/6 instead of 1/3), it will be tenant $15\frac{1}{2}$ thirty-thirds, ratepayer $6\frac{1}{2}$ thirty-thirds, and the Government 11 thirty-thirds.

Effect of subsidised rents on wages.—The average rate of wages has gone up during the last six years by $8\frac{1}{2}$ per cent or 9d. per week from 10/2 to 10/11, but this is attributed to the labourer being more independent through not living in a “tied cottage.”

Rents and rates.—The average rents for a good house and half an acre of land are now 11d. per week with rates, an addition of about 2d. per week as compared with 1/- or 1/3 per week formerly paid to the farmer for smoky, sooty, and insanitary cabins, with little or no land. Near Dublin the rents are from 1/9 to 2/6 a week. In view of the increase of gardens from $\frac{1}{2}$ to 1 acre, it is anticipated that the labourers will be able to pay about 20 per cent. more rent in certain cases, say 1/6 instead of 1/3, and 1/3 instead of 1/-

Repairs, collection, and insurance.—The collector gets as a rule 5 per cent. ; repairs average 15/- per cottage : insurance 1/6 per cottage, or a total roughly of about 25/- per cottage per annum.

Loan expenses.—The average annual charge for principal and interest on existing cottages at £150 has been £7 5s. 9d., showing an adverse balance of £4 17s. 9d. after the receipt of rents £2 8s. per annum. The total loan expenses in 1905 were in round figures £152,090, and the rents being only £47,480, a subsidy was paid by the Government of £41,600, and another from the rates of £63,000.

Six interesting points—

1.—The size of the garden was limited to half an acre by the Act of 1893, but by the Act of 1892 it has been enlarged to an acre.

2.—The cost of land for acquiring the interest of both owner and occupier is estimated at from £35 to £40 per acre.

3.—A question as to encouraging the ownership of the cottage was raised by the select committee on rural housing, but the assistant secretary of the Irish L.G.B. stated that “Repairs would be neglected, and in case of storms or other damage involving much work, the labourer could not meet the expense” (Sullivan 3721).

4.—The Irish clergy are helping to carry out the work by all means in their power, issuing leaflets, letters, and circulars.

5.—The Irish League keep a stock of forms for representation.

6.—The area of charge is the entire rural district.

Model plans and specifications.—One of the duties of the Irish Local Government Board under the new Act is to supply free plans and specifications to local authorities to assist them in providing the most suitable and economical cottages for their respective districts. The Board have awarded prizes of £50, £30, and £20 for best designed cottages to cost £130. There were 350 designs, and the prize winner’s plans and designs with specifications are being sent out to local authorities, and can be purchased direct from Messrs. Wyman & Sons.

The Labourers' "Ladder."

Enlargement of cottages and gardens.—Existing cottages may be enlarged without making improvement scheme, and with consent of L.G.B. gardens may be enlarged if land may be acquired by agreement.

Small Holdings.—Under the Act of 1906, a labourer who has lived five years in one of these cottages, and paid his rent punctually, may have an advance to purchase a small holding of 5, 10, or 15 acres, for sale, alongside of him, but he must leave his cottage.

FORMS OF REPRESENTATION.

In pursuance of the powers vested by the Labourers (Ireland) Acts 1883- 906 in the Local Government Board for Ireland, the Board has issued rules and regulations under the said Acts, of which the following are four Clauses:—

4. A representation for the purposes of the Acts may be made in one of the Forms numbered 1 to 7 inclusive.

5. Every Council shall provide and keep at all times available a supply of forms of representation and shall give a form free of charge to any ratepayer or labourer applying for the same.

6. Within one month from the first day of November, 1906, every Council shall give public notice by means of advertisements (Form 37) in some two or more newspapers circulating in the district, and placards posted throughout the district, that representations for the purposes of the Acts may be lodged with their Clerk on any day up to the first day of February, 1907.

7. All representations lodged as aforesaid shall be submitted to the Council at their meeting next following the first day of February, 1907, and the Council shall thereupon fix a date, not later than fourteen days thereafter, upon which a meeting of the Council shall be held for the consideration of the representation.

The most important forms of representation are as follows:—

(Additional Cottages to be provided).

.....Rural District.

.....District Electoral Division.

We, the undersigned, being agricultural labourers or ratepayers, represent that there is not a sufficient number of houses available for the accommodation of agricultural labourers in the above-named Electoral Division, and that it is the duty of the District Council to take proceedings under the Labourers Act for the making of an improvement scheme in respect of such Electoral Division.

We suggest that cottages should be built with suitable plots of land attached thereon on the holdings, and for the agricultural labourers mentioned in the schedule given below.

(Then follow signatures and addresses together with schedule
of particulars).

Form 2.

(Cottages to be built in substitution for insanitary dwellings).

..... Rural District.

..... District Electoral Division.

We, the undersigned, being agricultural labourers or ratepayers, represent that the undermentioned labourers are living in houses which are unfit for human habitation and should be provided with suitable house accommodation, and that it is the duty of the District Council to take proceedings under the Labourers Acts for the making of an improvement scheme in respect of the above-named Electoral Division.

We suggest that cottages should be built in lieu of these dwellings on the holdings named in the schedule set out below, and that suitable plots or gardens should be attached thereto.

Form 5.

(Houses to be acquired and repaired).

..... Rural District.

..... District Electoral Division.

We, the undersigned, being agricultural labourers or ratepayers, represent that the houses mentioned in the schedule attached hereto are in need of improvements and repairs to render them suitable as labourers' cottages, and that it is the duty of the District Council to take proceedings under the Labourers Acts for the making of an improvement scheme in respect of such Electoral Division.

We suggest that these houses should be acquired by the Council, improved and repaired, and that suitable plots of land should be acquired in conjunction therewith.

Form 6.

(Tracts of land to be acquired).

..... Rural District.

..... District Electoral Division.

We, the undersigned, being agricultural labourers or ratepayers, represent to the Rural District Council that a necessity exists for the acquisition of the tract or tracts of land referred to in the schedule hereto with a view to the same being parcelled out in allotments among the agricultural labourers whose names are set out in the schedule.

And we do further represent that it is the duty of the District Council to take proceedings under the Labourers Acts for the making of an improvement scheme in respect of such Electoral Division.

CHAPTER VII.

HOUSING BY PRIVATE ENTERPRISE AND CO-OPERATIVE SOCIETIES.

It is remarkable that in England, the land par excellence of municipal building, experiments of the greatest number and of the most varied kind have been carried out by private individuals, companies and societies.

Ten philanthropic societies have built dwellings for 125,000 persons in London, while six lodging houses, accommodating 5,162 persons, have been built by "Rowton Houses" alone. Co-operative societies to the number of 413 have built 46,707 houses, at a cost of £2,603,438, twenty per cent. of which are owned by the societies and let to tenants.

The co-partnership Housing Societies, one of the most admirable forms of private enterprise, corresponding as nearly as may be to the societies of public utility on the Continent, have quite recently provided about 400 houses at a cost of about £100,000, while the Garden City has been steadily developing at Letchworth; and three cottage exhibitions run by private enterprise are, or will be, in full swing shortly—two of them at Newcastle and Sheffield on municipal land, and the other at Garden City.

There are, in addition, some 2,000 Building Societies (which are not *Building*, but *Loan* Societies) with over 600,000 members, who have advanced on mortgage about £10,000,000 in one year, and who have total assets of £66,000,000.

Finally there are the remarkable model villages of Bournville, Earswick, and Port Sunlight, each of which is a lesson in itself.

SOME BIG HOUSING COMPANIES AND TRUSTS.

Rowton Houses (Lodging Houses).—Office: 16, Great George Street, Westminster. The Rowton Houses are hotels for working men, originated by Lord Rowton in 1892, to meet the needs of the many workmen who lived in the very unsatisfactory common lodging houses of the metropolis. They are now six in number and are situate as under:

Rowton House,	Bond Street, Vauxhall, London, S.W.,	484 beds, opened 31st December, 1892.
"	"	Calthorpe Street, King's Cross Road, London, E.C., 678 beds, opened 1st February, 1896
"	"	Newington Butts, London, S.E., opened 23rd Dec., 1897, New Wing, 211 beds, opened Feb. 28th, 1915 beds.
"	"	221, Hammersmith Road, London, W., 800 beds, opened December 2nd, 1899.
"	"	Fieldgate Street, London, E. (near the London Hospital), 816 beds, opened 11th August, 1902.
"	"	Camden Town, 1103 beds, opened 7th December, 1905.
		Total, 4,896 beds.

The King's Cross House is being enlarged to have 944 beds, and will be finished in 1907.

The charge for accommodation is the same at all the houses, viz., 3s. 6d. for seven nights, payable in advance on Saturday, or 7d. per night for any other bookings.

Residents at Rowton Houses have free use of the following rooms : Dining Room, where food can be purchased at the following prices—

Soups, various, per basin, 1d. & 1½d.	Coffee, per cup, ½d. & 1d.
Joints, Roast Beef, per portion, 3d. & 4d.	Cocoa „ ½d. & 1d.
Vegetables, in season, per portion, 1d.	Bread and Butter, ½d. & 1d.
Pudding and Pastry, per portion, 1d.	Jam, ½d. & 1d.
Salads, 1d. & 2d.	Marmalade, ½d. & 1d.
Tea, per cup, ½d. & 1d.	Porridge, 1d.

Convenient fires and cooking utensils, crockery, teapots, etc., are also provided, free of charge, for residents who wish to prepare their own food.

Smoking Room, with newspapers, chess, draughts, etc., for use of residents.

Reading and Writing Rooms, with a plentiful supply of books, magazines, etc

Hot or Cold Baths, including soap and towels, may be had for 1d. Footbaths are free.

There are also lockers, parcels' room, laundry, barber's shop, shoemaker's shop, and tailor's shop.

The six houses will provide accommodation for 5,162 residents. Adjoining the Newington Butts House there is a completely equipped steam laundry with every modern appliance, which is sufficiently large to deal with the laundry requirements of all the houses.

The Rules are as follows :

- 1.—Admission to bedrooms. The staircase gate is open every quarter of an hour after 7 p.m. A ticket must be shown at the gate.
- 2.—Bedrooms must be vacated before 9 o'clock in the morning.
- 3.—Smoking in bedrooms is strictly prohibited.
- 4.—The public rooms will be closed and the gas turned off at 11.30 p.m. on Sunday, and on other nights at 12.30 a.m.
- 5.—The dining room will also be closed every morning, except Sunday, from 11 to 12 o'clock.
- 6.—Card playing and gambling are strictly prohibited.
- 7.—The Company will not be responsible for the loss of any property, unless such property has been left in the charge of the Superintendent, and a receipt obtained for the same.
- 8.—The Company reserves the right to cancel bed tickets at any time.
- 9.—Lockers are provided for the use of residents. Sixpence is charged for the key, and when the key is returned, fivepence will be refunded.

The preference capital at 4 per cent. is £225,000 authorised, of which £170,320 is paid up.

The ordinary shares, on which 5 per cent. is paid, amount to £225,000 authorised, of which £181,860 is paid up.

The capital expenditure on lodging houses so far is £347,882 on finished houses and £45,892 on works during 1905, or a total of about £400,000.

The receipts were as follows in 1905 : Rent of cubicles, £37,168 ; catering, £16,489 ; sundries, £324. Total £53,981.

The expenses were : Rates, wages, and general expenses, £17,183 ; catering, £15,794 ; repairs and renewals, £3,105 ; property and income tax, £895 ; sundries, £1,703. Total £38,680. Balance profit, £15,301.

Artizans', Labourers', and General Dwellings Company.—

Office : 16, Great George Street, Westminster, S.W. Preference capital at $4\frac{1}{2}$ per cent., not to exceed at any time three-fourths of ordinary capital, £1,000,000 in £10 shares, of which £872,940 is paid up. Ordinary capital at 5 per cent., £2,000,000, of which £1,703,890 is paid up. Reserve funds, £243,486

The company has provided for a population of 50,000. Owing to the reduction of the compounding allowances by the rating authorities, notices were given by the Company in 1905 to 2,000 tenants at Queen's Park, to pay their own rates, and this resulted in more of the tenants leaving than in previous years. The figures being 240 changes in 1903, 227 in 1904, and 429 changes in 1905. A further result was the increase of £800 in repairs, due to getting the house ready for new tenants, and an extra payment of £360 for 2,100 new agreements.

The following paragraph from the report of the Company is worthy of notice, because it applies generally to a great deal of existing cottage property elsewhere.

The Queen's Park Estate having been built upon about 30 years ago was constructed to the sanitary requirements of the local authorities of that time. Those requirements were considered satisfactory, as long as Queen's Park belonged to Chelsea, but, when Queen's Park was taken from Chelsea and put into Paddington, then the sanitary requirements came under a different authority. The Medical Officer of Health and the sanitary authorities of Paddington were much more exacting than those under whom the Estate was built. The result has been that practically the whole of the drainage of Queen's Park has been required to be taken up and renewed, and the ultimate cost will be about £20,000. We are proceeding with it year after year, as it is impossible to do it one year, but as a large part of it is entirely new and was never dreamt of at the time the houses were built, the way we have dealt with the expense has been that we have charged two-thirds to capital and one-third to revenue. In 1905 £3,300 was spent on this work of sanitary reconstruction, which will take about six years altogether.

Noel Park is growing rapidly, the rental in one year being increased by £4,348, and although the estate is in the neighbourhood of the London County Council dwellings, only a few of the older houses are to let, owing to the tenants wanting to go into the new dwellings.

At Leigham Court, Streatham, there is no County Council competition, but the Company and private builders have overbuilt dwellings of a certain type, viz., shops with rooms above, small villas and flats or maisonettes, all of them above the cottage class for which there is a demand but not a supply.

The arrears on the weekly property are only £554, that is $1\frac{1}{4}$ days' rent, equal at Shaftesbury Park to $6\frac{1}{4}$ d. per £100, at Queen's Park to $2\frac{1}{4}\frac{1}{4}$ per £100, and at the block buildings to $3\frac{6}{10}$ per £100 of rental.

The insurance on the cottages has been dealt with by putting on one side a capital sum of £5 000 to meet the annual losses, but the total losses by fire in the year being only £11 7s. 5d., the amount has been charged to repairs, and the Company has effected a saving on this item.

The cost of building is now higher, and the rents are 5/9 to 13/- for weekly cottages, and 5/- to 8/6 for small flats, an increase on the figures given in the Housing Handbook, pp. 191-193

The block dwellings of the Company are let at rents based on an average of 2/9 per week, but larger rooms and specially good positions are charged at a higher rate.

The addresses of the block dwellings are :

Portman Buildings, Lisson Grove, S.W.
 Seymour Buildings, Seymour Place, Bryanston Square, W.
 Crawford Street and Homer Street, Marylebone.
 East Street Buildings, Manchester Square, W.
 Shepherd's Place Buildings, Grosvenor Square, W.
 Carpenter Street Buildings, Berkeley Square, W.
 Gray's Inn Buildings, Rosebery Avenue, E.C.
 Gray's Inn Residences, Clerkenwell Road, E.C.
 Coldbath Buildings, Rosebery Avenue, E.C.
 Northampton Buildings, Rosoman Street, and Skinner Street,
 Clerkenwell, E.C.

East End Dwellings Company, Office, 27, Chancery Lane, W.C.
 Preference capital at 4 per cent. £50,000 in £10 shares authorised and paid up.

Ordinary capital at 5 per cent. £250,000 in £10 shares authorised, of which £151,440 is paid up.

The Company have been able to borrow £16,500 from the Public Works at $3\frac{3}{4}$ per cent. in 1905.

The death-rate was 11·5 per 1000 for 1905, on a population of 7,259.

Cottages are more popular than block dwelling in Bethnal Green, and the Company are building several.

The dwellings are mainly situated in Bethnal Green as follows :

Globe Street, Cyprus Street, Moravian Street, Evesham Houses, Victoria Park Square, Katherine, Lolesworth, and Museum Buildings, Gordon Dwellings and Stafford Houses, Cromer Street.

The rents have been slightly lowered and thus enabled dwellings to become fully let, which for some time had a large number of empties.

Four per cent. Dwellings Company.—Office : 36, Hallam Street, Portland Street, W. Capital £500,000 in 20,000 shares of £25 each. The population is 6,332, of which only 2,754 are children under 14.

Guinness Trust.—Office : 5, Victoria Street, S.W. Sir E. C. Guinness (Lord Iveagh), gave £200,000 in 1889, to which the Goldsmiths' Company added £25,000 in 1893, and the net income from rents and interests have been added to the original capital year by year to the total amount of £152,674, in the same way as the Peabody Fund. On December 31st, 1906, there were 9,668 persons living on the estate, and the birth-rate for three years averaged 43·3 per 1000, while the death-rate was 12·5 per 1000. Only persons with less than 25/- per week are accepted as tenants, and preference is given to the poorer applicants, but earnings are frequently understated, though it is asserted that the average weekly earnings of the head of each family is 19 8 per week. The dwellings are situated at :

Brandon Street, Walworth.	Vauxhall Walk, Lambeth.
Marlborough Road, Chelsea.	Page's Walk, Bermondsey.
Columbia Road, Bethnal Green.	Snow's Fields, Bermondsey.
Lever Street, Finsbury.	Fulham Palace Road, Hammersmith.

There are laundries, club rooms, costers' sheds, and perambulator sheds. The baths, the boiling water supplied from urns morning and evening for making tea, and the constant hot water supply for washing purposes, all of which are free to tenants, continue to be appreciated and largely used.

The Trustees have made arrangements for some years past whereby their tenants can obtain coal practically at cost price, the coal being contracted for, as far as possible, at wholesale summer prices. The quantity sold in 1905 was over 1,100 tons.

Metropolitan Association for improving the dwellings of the industrious classes.—Office: 1, Pancras Square, Pancras Road, London, N.W. Mortality 13·38 per 1000, and birth-rate 27·51 per 1000. Owing to decay in some of the walls they were reconstructed. It may be noted that the financial results of the different dwellings vary considerably from $1\frac{3}{4}$ to 7 per cent. net profit on capital. The average population was 5380. Situation of Dwellings:

Albert Family Dwellings, Albert Street, Mile End New Town, E.
 Albert and Victoria Cottages, Pelham Street, Mile End New Town, E.
 Albion Buildings, Bartholomew Close, Aldersgate, E.C.
 Alexandra Cottages, Beckenham, Kent.
 Carrington Dwellings, Hertford Street, Mayfair, W.
 Enfield Buildings, Aske Street, Hoxton, N.
 Farringdon Road Buildings, Farringdon Road, E.C.
 Gatliff Buildings, Commercial Road, Pimlico, S.W.
 Gibson Buildings, High Street, Stoke Newington, N.
 Hamilton Square, Kipling Street, Snowsfields, Bermondsey, S.E.
 Howard Buildings, Albert Street, Mile End New Town, E.
 Ingestre Buildings, Ingestre Place, Broad Street, Soho, W.
 Pancras Square, Pancras Road, N.W.
 Russell Scott Buildings, Jamaica Road, Bermondsey, S.E.

Peabody Donation Fund. Offices: 64, Queen St., London, S.W. This fund was started in 1862 by gifts from Mr. Peabody to the extent of £500,000, and is continually growing, owing to the fact that all the sums received for interest and profits on rents (£993,747), have been added to the fund, making a total of £1,493,727 to 31st Dec., 1905. The mean population of the dwellings was 19,615, or a density of 600 to the acre, and the average rents were $2\frac{3}{4}$ per room, and $5\frac{3}{4}$ per dwelling including rates, but excluding rates $1\frac{1}{2}$ per room and $4\frac{1}{4}$ per dwelling. The average weekly earnings of the head of each family was £1 1s. 10d., but of course other members helped to swell the family income. In 1905 the birth-rate reached 52·9 per 1000 and the death-rate 13·0 per 1000, while the infant mortality was 113 per 1000.

Herne Hill Cottages of five rooms are let at 10 2 per week, of which 2/2 is for rates. One hundred and fifty-four five-roomed cottages have been built at Tottenham, close to the L.C.C. dwellings.

The *rates* vary as follows for block dwellings:

One room dwellings,	$4\frac{1}{2}$ d. to $5\frac{1}{2}$ d. per week.
Two rooms	„ 8d. to 11d. per week.
Three rooms	„ $1\frac{1}{2}$ to 1 4 per week.
Four rooms	„ $1\frac{1}{5}$ to $1\frac{1}{7}$ per week.

The principal occupations of the tenants are :

Labourers 670. Charwomen 483. Porters 429. Carmen 287. Warehousemen 253. Needlewomen 231. Policemen and Pensioners 209. Servants 175. Packers 142. Plumbers 135. Machinists 121. Coachmen 119.

The newer block dwellings are situated in :

Stamford Street, Pimlico, Whitechapel, Bedfordbury, Great Wild Street, Drury Lane, Orchard Street, W., Whitecross Street, E.C., Herbrand Street, Russell Square, and Herne Hill.

The older dwellings are in Spitalfields, Islington, Shadwell, Westminster, Chelsea, Bermondsey, and Blackfriars' Road.

Wharncliffe Dwellings Co.—Office : 16, Great George Street. Originally erected for the Great Central Railway to rehouse dispossessed tenants. Preference capital at $4\frac{1}{2}$ per cent., £75,000 authorised and paid up. Deferred capital at $4\frac{1}{2}$ per cent., £75,000 authorised and issued. Irredeemable debenture stock at 3 per cent., £100,000. The net receipts were sufficient to pay $4\frac{1}{2}$ per cent. on preference, and 1 per cent. on deferred shares. The dwellings are occupied by persons not of the working class.

The Sutton Housing Trust.—The late Mr. Sutton, who was a member of the firm of Sutton & Co., Carriers, left property to the estimated value of some £2,000,000 in trust to three trustees (Mr. C. T. Sutton, Mr. C. E. T. Lamb, and Mr. Watson), for the purpose of erecting dwellings in London and other populous places, the following being the chief provisions of the scheme :

Upon trust to purchase or acquire from time to time freehold or copyhold land in London or any other populous place or town in England as sites for the erection of the model dwellings and houses hereinafter mentioned (with power to enfranchise at any time any copyhold land so purchased), and to pay all moneys for the purposes aforesaid out of the trust premises.

And upon further trusts to build upon the sites to be purchased or acquired as aforesaid model dwellings and houses for use and occupation by the poor, and from time to time to repair and rebuild the same, with power to enter into any contracts, and to employ any persons necessary in the sole judgment of my trustees. . . .

And upon further trust to let the said buildings and houses when so erected to the poor in the several districts in which they are erected at such rents (being below the full rents which could be obtained for the same) as my trustees shall in their uncontrolled discretion in each case from time to time determine, but so that the rents received by my trustees therefor shall be held by them for the general purposes of the trust intended to be hereby created, and shall form part of the trust premises.

The model dwellings and houses when erected to be called the Sutton Model Dwellings.

. . . . It being my will, desire, and intention by the means aforesaid to create a continuing trust for the purpose of supplying the poor in London and other populous places or towns in England with proper and sufficient dwelling houses or lodgings at such rents, however low, as my trustees shall in each case in their absolute discretion consider the tenants can afford to pay, and see fit to charge them. But I wish that some rent, however small, shall in each case be reserved and paid, and that no person or persons shall be allowed to live in the said dwelling houses or lodgings rent free.

Up to now little has been done beyond the erection of a few block dwellings, but greater activity may shortly be expected.

BLOCK DWELLINGS.	Blocks and Estates.	Tenements.	Rooms.	Area in Acres.	Cost of Land.	Cost of Buildings.	Rent.	Rates and Taxes.	Repairs.	Management.	Total Working Expense.	Dividend
Artisans', Labourers', and General Dwellings Company	10	1467 and 153 shops	3495 average rent 3/6 4276 average rent 3/5 3875 average rent 2/11 5338 average rent 2/2	?	G.R. 2348	527216	33810	5285	2812	1549	8646	5 per cent.
East End Dwellings Company ...	28	2096	4276 average rent 3/5 3875 average rent 2/11 5338 average rent 2/2	9 $\frac{3}{4}$	24472	84262	37261	8600	3458	1895	13953	4 p.c. pref. 5 p.c. ord. delis. 3 $\frac{1}{2}$ p.c. ord. 4 p.c.
Four per cent. Dwellings Company ...	8	1594	4276 average rent 3/5 3875 average rent 2/11 5338 average rent 2/2	?	...	*402008	28552	6222	2508	2695	11425	3 $\frac{1}{2}$ p.c. ord.
Guinness Trust	8	2574	5338 average rent 2/2	9 $\frac{3}{4}$	66794	403086	29586	7360 estd.	5000 estd.	907	13267	3 $\frac{1}{2}$ p.c.
Improved Industrial Dwellings Estates	45	5421	16945 average rent 2/4	29	...	*1117443	121000	30000 estd.	...	...	51000 estd.	...
Metropolitan Association for Improving Dwellings of Industrial Classes ...	14	1441	5105 average rent 2/-	?	G.R. 1546	295968	26688	6544	4731	1062	12337	...
Peabody Fund	20	5469	12328 average rent 2/4	52	...	*1414825	68980	17165	15367	2614	35146	241 on capital pref. 4 $\frac{1}{2}$ and 3 p.c. on stock.
Wharfedale Dwellings	6	540	...	5	...	*250000	11300	2801	975	161	3937	...
Victoria Dwellings Association Limited	3	901	1376 average rent 2/10	4	G.R. 869	135786	10223	2000 estd.	...	estd.	estd.	...
		21,656	55738	(say) 135		4630594	367400	86577	34860	10883	98711	

* Including Land.

COTTAGES. (Artizans' Dwellings Company.)	Kind of Dwellings.	Number.	Area of Site.	Cost of Buildings.	Rental.	Rates and Taxes.	Repairs.	Manage- ment.	Total Working Expenses.	Dividend per cent.
Shaftesbury Park, Battersea, S.W. ...	single houses	1135	acres							
	double houses	33	42½	370663	28803	5872	2679	235	8786	5
	shops	30								
Queen's Park, Harrow Road, W. ...	single houses	2071								
	double houses	108	76	776824	61028	4373 part	6711	1148	12232	5
	shops	116								
Noel Park, Wood Green, N. ...	single houses	1411								
	double houses	225	100	676472	35882	1206 part	3788	406	6400	5
	shops	85	two thirds used							
Leigham Court, Streatham, S.W. ...	houses	396								
	flats	18	66	793345	26010	paid by tenants	4892	1077	5969	5
	mai- sonettes	530								
Provincial Estates ...	shops	37								
			...	24112	2108	441	370	119	930	5

ECCELSIASTICAL COMMISSIONERS' LONDON ESTATES.

In leasing land for housing purposes the Commissioners have as a rule preferred responsible companies willing to let the dwellings at reasonable rents and to be satisfied with only a moderate return on capital. They have leased sites for 431 dwellings to the Victoria Dwellings Association and to the Metropolitan Industrial Dwellings Company at about two-thirds of the actual value, in order to help to keep down the rents. They have also in these cases lent the greater part of the cost of the buildings on mortgage at 3 per cent. for 10 years, to be subsequently repaid by terminable annuities at $3\frac{1}{4}$ per cent. They have also sold $1\frac{1}{2}$ acres to the Westminster City Council for £32,000, and 55 acres at Hammersmith to the London County Council for £550 an acre. In every case this has been below the market price. The Commissioners have also built workmen's cottages and tenement houses on their London Estates as follows:—

Southwark.—Winchester Cottages: 14 four-room cottages. Union Street: 44 three-room tenements.

Westminster.—Garden Street and Dorset Street: 13 six-room, 2 five-room, and 19 four-room cottages, and 20 two-room tenements. Regency Street: 3 five-room, 16 four-room, and 42 three-room tenements. Dwellings being built in 1907: 18 four-room, 9 three-room, and 19 two room tenements.

Lambeth.—Mitre Street: 6 five-room and 23 four-room cottages. 177 four-room tenements, 50 two-room ditto, and one single-room ditto.

The above 476 houses contain 1,488 rooms, and cost about £120,000.

The Commissioners possessed an estate of 22 acres just off the Walworth Road, which was covered with small houses and shops, many of which had to be demolished and the streets widened or rebuilt. This work has been going on for some time, and a sum of £200,000 is being spent on new dwellings, consisting of 96 cottages of four and five rooms, 106 cottage flats of three rooms, and 566 tenement dwellings of two, three, and four rooms. The weekly rents, including rates, vary from $5/6$ or $6/-$ for two-room tenements, to $9/-$ or $10/-$ for cottage flats and $14/-$ for five-room cottages. They average from $2/8$ to $3/3$ per room. It may be noted in passing that *the rates alone vary from $1/2$ per week for two-room dwellings, to $3/-$ per week for four and five room cottages.*

The rents are collected by Miss Lumsden, who is helping Miss Octavia Hill.

CO-OPERATION AND HOUSING.

Some facts and figures as to Co-operative Housing action, with a special account of the work of Woolwich Society and the Ealing Tenants, are given in Chapter XIV of the Housing Handbook. Since then the latest figures show an increase of 20 to 25 per cent., chiefly in advances to members for the acquisition of their houses, the increase in houses retained and let by the societies being least of all. Less

than one-fifth of the money was spent on houses intended to be held permanently by the societies, more than four-fifths being used to promote individual membership.

The most recent return shows £9,603,000 expended up to 1906 in respect of 46,707 houses by the distributive societies, in addition to 301 houses provided in five years, at a cost of £109,000 by four co-partnership housing societies. Details of all these are given in the following tables:—

SUMMARY OF HOUSE-BUILDING BY ORDINARY CO-OPERATIVE SOCIETIES.
See Housing Handbook, p. 179.

SECTIONS OF THE CO-OPERATIVE UNION.	Societies.	Houses Built and Owned by Society as Landlord.		Houses Built by Society and Sold to Members.				Money Lent by Society to Members to Build Houses for themselves.		
		Houses. Average Cost.	Total Amount.	No. of Houses Sold. Average Cost.	Total Value.	Amount Paid on Account of Houses.	Total Amount.	Amount Paid.	No. of Houses on which money has been advanced.	
		£	£	£	£	£	£	£		
Midland	... 56	570 323	122932	520 297	137570	70711	724161	484105	3292	
Northern	.. 62	1012 240	253085	593 224	128487	84395	713593	338185	3508	
North-Western	171	4892 187	924068	3511 215	743195	523018	4049711	2561526	22594	
Scottish	... 64	1465 193	398194	80 215	19399	15797	187218	112915	841	
Southern	... 35	432 309	107764	685 269	167795	131862	420563	271350	173	
South-Western	10	25 157	4424	57 186	23777	4292	212620	131218	759	
Western	... 15	134 190	28692	131 200	11850	11668	224427	147343	1433	
	413	8539 ..	1839069	5577 ..	1232073	841653	6532296	4036642	32600	

No. of societies making returns, 413. No. of societies which have replied stating they do not carry on a building department, 335. Total replies, 748. Total number of houses, 46,707. Total amount of Co-operative Capital invested, £9,603,438. Average cost per house built by societies, £210.

As a general rule houses acquired by individual co-operators through their societies, differ very little from ordinary houses. They are scattered about the district and are bought and sold, and may eventually pass into the hands of ordinary investors in house property, or even house farmers and slum owners. It is different with those retained and let by the society, in which case there is a real piece of joint ownership and democratic regulation in the common interest.

The Woolwich Co-operative Society's Estate is a case in point (pp. 181-3 Handbook). "This estate now stands in the books at £123,500, and comprises 190 acres, of which 143 acres are building land, 20 acres a wood on the hill side, and 27 acres agricultural land largely let in allotments. About 760 houses are built, and there is room for about 1,500 to 2,000 more, reckoning 20 to the acre. About 99 houses are let on weekly tenancies, but nearly seven times that number have been sold to members for a term of 99 years, subject to a ground rent of 5d. a yard or £4 per house."

The Co-operative Permanent Building Society, founded in 1884, has £319,000 outstanding on loan to members, in sums nearly all under £500, and in the year ended December, 1906, advanced no less than £80,000 to co-operators for the purchase of houses.

The various Co-partnership Tenants' Housing Societies, with property worth over £150,000, are dealt with elsewhere.

CHAPTER VIII.

CHEAP COTTAGES.

SOME INTERESTING EXPERIMENTS.

The great financial problem in all schemes for workmen's dwellings is how to reduce the capital outlay so as to enable good dwellings to be let at low rents, and although no attempts to lower *real and necessary* standards of quality should be encouraged, the writer has continually urged that the cost of production of the dwelling, like that of other manufactured articles, ought to be capable of reduction as a result of experiment and production on a large scale, coupled with the abolition of bad or too rigid building regulations, and the application of more scientific methods. Great advances have been made in some of these respects during the three years 1904-1907.

The demand for cheapness has, so far, guided us towards better rather than worse sanitary conditions for our dwellings. The cottage, with its simple construction, slight foundations and comparatively thin walls, costs half as much per room to build as the block dwelling with its elaborate construction, costly foundations and massive walls, and the cottage is by far the healthier of the two.

The cottage, *without* back addition, is now frequently produced in cheap cottage exhibitions, and costs less than the cottage with a back addition which shuts out light and obstructs the free ventilation of the rooms at the back.

The healthy and growing tendency of the population to leave the dear land in crowded centres, and dwell on the cheap open land in the outskirts, had its origin in a desire for a cheaper dwelling.

The cottage with large rooms is cheaper to build per cubic foot than the cottage of similar construction, but with smaller rooms. In the same way dwellings arranged along paths or small accommodation roads in quadrangles open to and abutting on the road are less exposed to dust, effluvia, noise, and other conditions prejudicial to health, which affect those that are merely arranged in dreary and interminable rows along wide wastes of macadam.

The substantial walls of the confined back yards found in so many provincial towns, decrease the supply of fresh air and sunlight, just as they add unnecessarily and seriously to the cost of the dwelling.

So also with the æsthetic consideration. The "brick boxes with slate lids" are gradually giving way to a more diversified type of dwelling, in which well utilised tiled roofs, tile hung half brick upper storeys, and rough cast exteriors, are not only produced at a saving of cost, but are far less ugly than their severe stodgy and monotonous predecessors.

Cottages built of wood give every satisfaction in rural districts in Norway and Switzerland, but very little use is made of this material in England, even where it is abundant and fairly cheap.

The cost of building wooden houses in Scotland, according to the experience of Mr. Munro Ferguson, M.P., has been as follows: One-roomed bothy and scullery (24 feet by 17 feet) cost £55. Three-roomed house with outbuildings (36 feet by 15 feet) cost £100. Four-roomed house cost £125. Five-roomed house with scullery, larder, and coalhouse, all under one roof, cost £170. He has experimented largely in the last mentioned type of house, and he advocates the setting up of some permanent sphere for practical experiment in building and sanitation by combination between the Government and its inspectors, and architects, builders, and others interested in the work.

Much of the improvement shown in respect of the above matters has arisen as a result or accompaniment of the movement initiated by Mr. St. Loe Strachey in the *Country Gentleman*, which ultimately ended in the Cheap Cottages Exhibition at Letchworth, an experiment which has since had several imitators—one at Garden City, and two on municipal land at Sheffield and Newcastle.

THE CHEAP COTTAGES EXHIBITION, LETCHWORTH, 1905.

Prizes were offered for cottages suitable for a country labourer or artisan, built without the restrictions of unduly stringent byelaws, for a sum of not more than £150. Each cottage to have living-room and scullery not under 7 feet 6 inches high, and three bedrooms, containing not less than 2,000 cubic feet altogether. The first prize was awarded to Mr. P. B. Houfton, of Chesterfield, for No. 14.

The prize for the best pair of five-roomed cottages (including scullery), erected at a cost not exceeding £300, was won by Messrs. Potter and Co., for No. 35.

The prize for the best group of three or four cottages, each with no more than six rooms, at a cost not exceeding £35 per room, was won by Mr. Geoffrey Lucas, with No. 01.

The prize for the cheapest cottage in the exhibition was won by Mr. Clough, who erected cottage No. 71 for £120.

The prize for the best wooden cottage was won by Mr. Troup with cottage No. 80.

The prize for the best cottage built of cement-concrete (unlimited as to price) was won by Mr. G. Fraser, with cottage No. 58, costing about £250.

Builders' profits, architects' fees, cost of site, and carriage of non-local materials to the site were expressly excluded from the stated costs. From 25 to 30 per cent. should in all cases be added in order to estimate the approximate market value of the buildings apart from the value of the site. The cost of boundary and enclosure walls, as well as roads and sewers (if charged), should also be added.

Garden City is well chosen for economical building. Bricks are cheap (19s. to 24s. per thousand). Local red tiles, sandfaced, 31s. 6d.

per thousand, and nine inch red tile quarries £3 5s. od. per thousand. Cement and lime are both moderate in price, and excellent ballast and sand can be had on the spot for 4s. per load, or the cost of digging, sifting, and carting. Timber can be obtained at reasonable rates, as the railway journey to the nearest timber ports is comparatively short. Artisans' wages are also relatively low, bricklayers and carpenters being paid 8d. to 8½d. per hour, painters 6d to 6½d., bricklayers' labourers 5½d. These facts should be noted in making comparisons.

The cottages were erected practically under the Rural Model Byelaws of the Local Government Board

Some sixty exhibits, comprising eighty-five cottages of various types, were completed. Of these sixty per cent were in brick, ten per cent. of other incombustible materials, and ten per cent. or more, mainly wooden cottages, the rest being various combinations and composite materials. Bricks and mortar were so particularly cheap at Garden City that there was little opportunity for special construction, but the following analysis of some of the materials for external walls (other than brick or ordinary timber framing) prepared by Mr. T. W. Aldwinckle, F.R.I.B.A., is interesting, as showing some of the most recent new materials. The figures refer to the number in the exhibition catalogue.

- No. 25. Brick-nogging, rough cast.
- 35. (Single.) Concrete 7 in. thick, rough cast.
- 35. (Pair.) Steel construction 3 in. by 3 in. with steel lathing on sides, covered externally with rough-cast, air space internally.
- 36. Solid oak posts with 3 in. compressed cement concrete slabs filled in between (into grooves).
- 38. 10 in. by 8 in. hollow concrete blocks finished externally in imitation of stone.
- 40. Brick-on-edge, reinforced with ironwork as patented by the Fire-proof Partition and Spandril Wall Company, with rough-cast externally.
- 47. Timber framing, expanded metal lathing, and Portland cement rendering.
- 48a. "Mack" slabs 4 in. thick, covered with rough-cast.
- 50. 6-in. timber framing pugged and covered with rough-cast.
- 53. 4-in. timber framing covered with "Uralite" Kent board.
- 58. Concrete blocks, 32 in. by 9 in. by 10 inch. finished externally in imitation of stone.
- 59. Concrete 7 in. thick.
- 69a. 6-in. concrete cast slabs slightly reinforced with steel.
- 72. 1-in. weather boards, one layer of inodorous felt, and asbestos cement sheeting ¾ in. thick.
- 73. Two 2-in. concrete slabs with an air space between.
- 77. Overlapping vertical boards, 8 in. by 1½ in., interlined with ferol sheeting, and lined with matchboarding covered with Cannon and Hall's distemper.
- 80. 4-in. timber framing covered with insulating paper and weather boarding.
- 85. 6-in. concrete and timber.

The exhibits may be divided into freaks, rubbish, swindles, "poor but honest," and a sufficient number both good and honest to allow the exhibition to be pronounced, in spite of all shortcomings, a remarkable and epoch making success. The average cost of municipal cottages has been reduced by 20 per cent. since the holding of the exhibition as the result of the stimulus given to cheaper building.

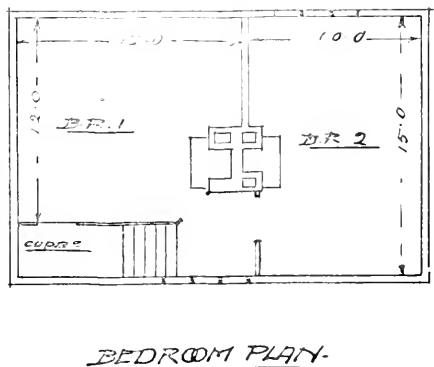
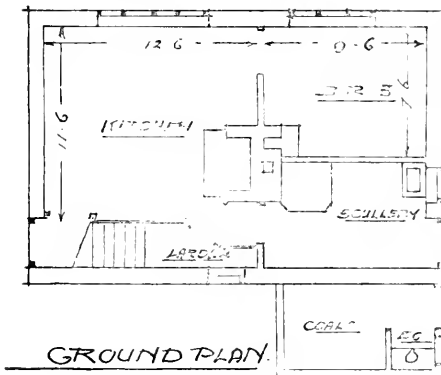
LETCWORTH EXHIBITION (1905).

Cheapest Cottage in the Exhibition, Cost £120.

Mr. Clough's Cottage has 11 inch brick hollow external walls on ground floor, and above this tile-hung vertical framing 4 feet 3 inches high on the first floor to the springing of the roof. One bedroom on ground floor. Stairs enclosed only by matchboarding. Total area of cottage 435 square feet. Cost about 4d. per cubic foot.

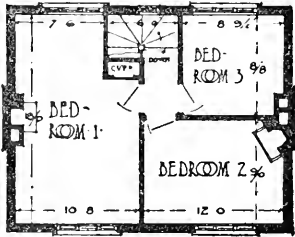


NOTE.—The plans are reversed, so that the front is at the top.

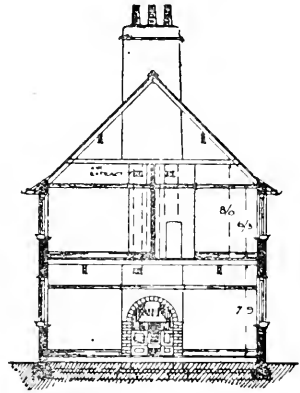


The best £150 Cottage (Letchworth, 1905).

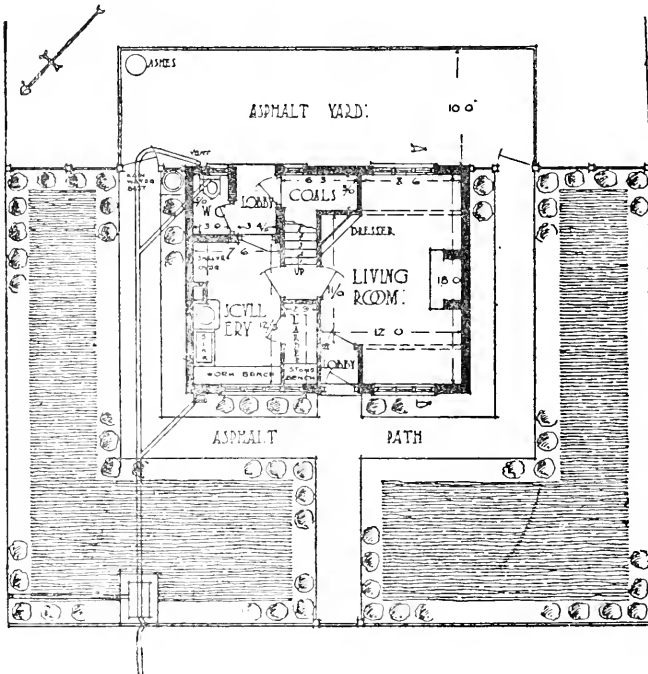
Contains living room 194 square feet and scullery 92 square feet (no parlour), and three bedrooms 185 square feet, 188 square feet, and 78 square feet, all over 8 feet high. Walls are 9 inch brick, covered with rough cast, whitewashed. Roof, a simple span, covered with local plain tiles. Obviously intended to be part of a group or pair, owing to position of chimney. Area of cottage 478 square feet. Cubical contents 10,272 cubic feet. Cost $3\frac{1}{2}$ d. per cubic foot.



BEDROOM PLAN:



SECTION A-D.

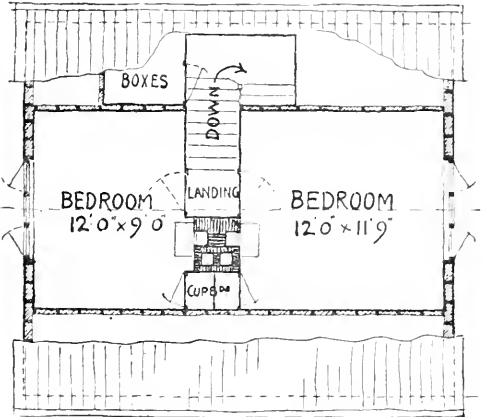


"Concrete Block" Dwellings.—Mr. Stanley Barratt thinks cement concrete blocks cheaper than brickwork under the following conditions:—(a) Best Portland cement at 35/- to 38/- per ton delivered. (b) Sand equal to "Thames," 4 6 to 5/- delivered. (c) Labourer 5d. per hour. (d) Layer 9d. per hour, and the following proportions for mixing $\frac{1}{2}$ yard sand as above to one bag Portland cement and one pail of water.

The labour of four labourers for 10 hours makes 120 blocks. One block is equal to 25 bricks. The labour of laying (employing all "layers" at 9d. per hour), cost two-thirds that of brickwork.

A comparison of cost between concrete blocks and brick walls showed on one-floor bungalows a saving of $33\frac{1}{2}$ to 50 per cent. on external walls. On two-floor buildings it was about two-thirds cost of brickwork. If the blocks are laid carefully, the plaster can be much thinner than on brick walls, thus saving in material.

The above data are obtained from a contractor who has carried out several buildings with the 'Pioneer' concrete block machine.

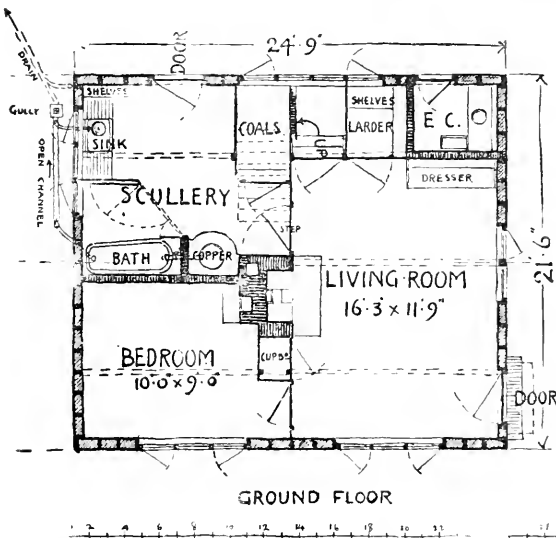


UPPER FLOOR

PLANS OF BEST WOODEN COTTAGE.

(LEITCHWORTH, 1905.)

4 inch timber framing with weather boarding.



GROUND FLOOR

mixing six parts sand to one part cement for the blocks, and four parts sand and one part cement for the mortar for the joints. The machine cost £80. The blocks can be made 8, 16, 24 and 32 inches long, by 9 inches thick. An ordinary practical labourer can make these blocks, and it is possible they could be suitable work for the unemployed. One ordinary labourer, after a day's use, can

look after six men without any experience. One layer at each corner of a building could, on straight walls, look after other men who had no experience of laying.

SECOND LETCHWORTH EXHIBITION.—URBAN COTTAGES AND HOMESTEADS FOR SMALL HOLDINGS.

In 1907 a second exhibition, under the auspices of the National Housing Reform Council, was held to show in its urban section what may be done with a small site in an ordinary suburb of any industrial town. An area of five acres only, has been covered by sixty cottage sites, grouped along complete streets, with all the conditions of various aspects. It is easy to design single cottages with a southern aspect, but it is a difficult matter to arrange rows of cottages with east, north, or west aspects, in close proximity to one another.

The planning of the exhibition site has secured absence of monotony, economy in frontage, and the elimination of built up backs and long projecting sculleries, which so often block out light and air from important living rooms.

There are four distinct classes of cottages, varying from £175 to £225 in cost, and comprising 52 cottages of 32 distinct types. They are divided as follows:—

Class A. Two bedrooms, living room and scullery. Cost £175.

Class B. Three bedrooms, parlour, kitchen with sink, and outside washhouse with copper. Cost £200.

Class C. Three bedrooms, parlour, kitchen and scullery. Cost £240.

Class D. Best artisan's cottage not limited to cost.

The cottages are built to the Garden City Building Regulations, which are substantially the urban model byelaws of the Local Government Board. Any doubt as to the stated cost of the cottages was precluded by the conditions of the exhibition, which contained an obligation *to sell or reproauce elsewhere on the estate similar cottages at the stated cost*, and a detailed priced bill of quantities was required to be furnished to the judges.

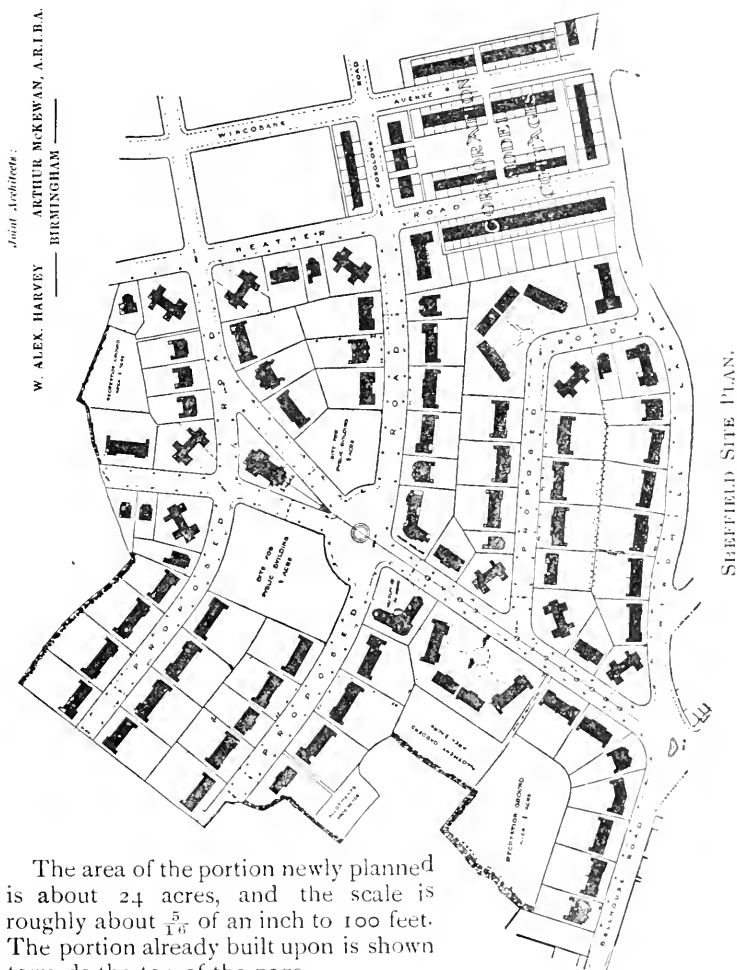
Each cottage is a bona fide investment, showing a commercial return on capital, and there was a novel provision that the First Garden City will, if required, guarantee to the actual exhibitor for five years a rent equal to six per cent. on the cost of the urban cottages within the limits imposed by the conditions of the competition. A similar guarantee, but of only five per cent., was given for the homesteads for small holdings.

The **Small Holdings** section was not so large in entries, but is interesting. It demonstrates how an intending small holder, having £200 to £300 capital, may lay it out in buildings and homestead to the best advantage. The conditions of tenure are anticipatory of present legislation. Situated on the fringe of the town area, an $\frac{1}{8}$ -acre plot is let on 99 years' lease at a building rent of about 30s. per annum, fronting a road and having water supply. Behind this three or four acres are let at an agricultural rent of 25s. to 30s per acre on a 21 years' lease, with an opportunity of extending later.

The exhibits generally comprise a fairly simple cottage, with a set of homestead buildings for one or two cattle, pigs, fodder, and young stock. Elaborate fittings and buildings are out of the question, as rigid economy is essential to the solution of the problem.

MUNICIPAL COTTAGE EXHIBITIONS.

The Sheffield Cottage Exhibition.—This Exhibition on the Corporation's High Wincobank Estate, just beyond Firth Park, was opened on August 1st, 1907. As the result of a site-planning competition, gold medals were awarded to Messrs. W. A. Harvey (of Bournville), and A. McKewan (of Birmingham) for the accompanying design which has been accepted as the basis of the development of the estate. Only a small part of this area, however, has been used for the Exhibition. Forty-two cottages have been built in three different classes as follows :—



The area of the portion newly planned is about 2.4 acres, and the scale is roughly about $\frac{5}{16}$ of an inch to 100 feet. The portion already built upon is shown towards the top of the page.

SHEFFIELD COTTAGE EXHIBITION, 1907.



[Illustrations kindly lent by the "Municipal Journal."]

FIRST PRIZE—CLASS A.

Architect, H. L. Paterson, A.R.I.B.A., 19, St. James Street, Sheffield.
Builders—Thomas Koper and Sons Limited, Mowbray Street, Sheffield.

The sites are leased for 200 years at a ground rent based on (a) the capital value of the land taken at £200 per acre; (b) the estimated cost of making roads, sewers, etc.; (c) an extra charge for specially good sites.

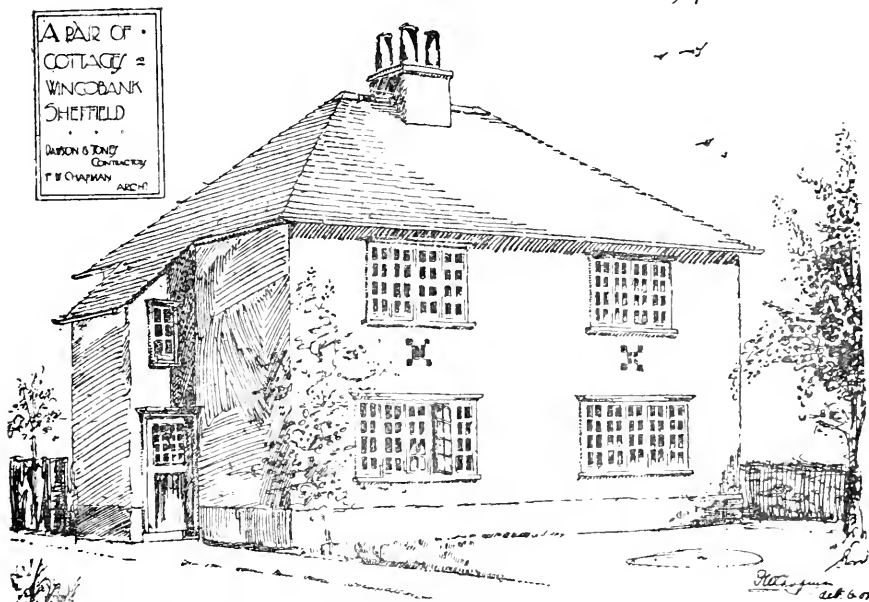
This method of utilising municipal land, taken as a whole, is very interesting, and well worth the attention of other municipalities.

The following interesting calculations were made by Mr. E. M. Gibbs, H.R.I.B.A., one of the judges in the Sheffield competition, as to the difference in the cost of road and sewer-making between the cheapest plan and the most costly plan of development :—

Capital Outlay.	Maximum.		Minimum.
	£		£
Cost of Land (24 acres at £200)	4,800	...	4,800
Cost of Roads	16,000	...	9,000
	<hr/>		<hr/>
	20,800		13,800

Difference in capital outlay, £7,000, or £291 per acre.

SHEFFIELD COTTAGE EXHIBITION. 1907.



[Illustrations kindly lent by the "Municipal Journal."] 4160

FIRST PRIZE—CLASS B.

Architect, Frank W. Chapman, Imperial Chambers, Norfolk Row, Sheffield.
Builders, Dawson and Jones, Sheffield and Huddersfield.

Class A.—Cottages to contain *two bedrooms*, living room, scullery, and bath. Maximum cost £175.

Class B.—Same as A, but *three bedrooms*. Maximum cost £200.

Class C.—Same as B, with *parlour* in addition. Maximum cost £225.

The prices include architects' fees and builders' profits, with fencing and drainage, but not the cost of land or roads.

Of the cottages erected 23 are in Class B, 10 in Class C, and 9 in Class A.

The houses are built in blocks of two, three, and four, and the average number of houses is twelve to the acre.

To ensure that the stated cost should be *bona fide*, the exhibitors were bound, if called on to do so, to sell the cottages to the Estates Committee of the Sheffield City Council at the catalogue price, and in addition to build twelve similar cottages at the stated price within three months from the close of the exhibition, if required by the Estates Committee. The houses are built under the Sheffield bye-laws, and in accordance with the "Fair Contracts Clause" of the Sheffield City Council. Two-thirds have tiled roofs. None of the houses have back additions, and as the site is an exposed one, the walls are double, with a cavity of 1½ or 2 inches, so as to make a total thickness of 11 inches for the first lower rooms, while the upper walls are 9 inches, plastered or otherwise protected.

Reckoning interest at $3\frac{1}{2}$ per cent, and allowing 100 years for the repayment of the loan, the respective annual ground rents would be as follows:—

		Maximum.				Minimum.		
		£	s.	d.		£	s.	d.
Land per acre ...	...	7	14	10	...	7	14	10
Road, etc., per acre	...	24	2	8	...	13	11	6
		<hr/>				<hr/>		
		31	17	6		21	6	4

Reckoning 12 houses to the acre, the effect on weekly rents would be as follows:—

		Maximum.			Minimum.	
		s.	d.		d.	
Land $2\frac{10}{13}$ d., say, ...	...	0	3	per week	3	per week.
Roads $9\frac{3}{13}$ d., say, ...	...	0	9	per week	5	per week.
		<hr/>			<hr/>	
		1	0		8	

or a difference of about 4d. per cottage per week.

It is well worth noting, moreover, that with reasonably cheap land the cost of development is a far more serious matter than the actual purchase price.

The Judges' report of this Exhibition in September, 1907, ruled out six cottages as not having complied with the condition as to limit of cost. In an interesting report they say:—

Those of us who have had the opportunities of seeing other Exhibitions are of opinion that the cottages at High WincoBank are of a high standard as to convenience and construction, and particularly charming internally, and are remarkable productions for the limited cost, especially as this is inclusive of everything ready for occupation except wall-papering or decoration.

There are, however, defects in some of the cottages to which attention should be drawn, viz.:—Outer doors into living rooms without intervening porch or passage, too many doors into living rooms, in some cases on opposite sides; fireplaces awkwardly placed in corners of living rooms; windows with heads not near the ceiling, not opening at the top, and in some cases impossible to clean from the inside; sanitary arrangements not sufficiently screened from view; bedrooms in roofs exposed to excess of heat or cold. But these defects are the exceptions, and serve as contrasts to the others, and to show the general high qualities of the whole.

In Class A they unanimously awarded the Gold Medal to Nos. 23, 24 and 25. Architect: H. L. Paterson. Builders: Thos. Roper and Sons, Ltd. The specification accompanying this exhibit was as follows:

Two End Houses.—Ground Floor: Living room, with range, 14 feet 6 inches by 12 feet; scullery, with sink, copper, and bath, 8 feet 9 inches by 8 feet 3 inches; pantry, store, coals, and w.c. First Floor: Bedroom No. 1, 12 feet by 12 feet; bedroom No. 2, 12 feet by 10 feet 9 inches; three wardrobe cupboards.

Centre House.—Ground Floor: Living room, with range, 14 feet 9 inches by 11 feet 6 inches; scullery, with sink, copper, and bath, 8 feet 6 inches by 8 feet 3 inches; pantry, store, coals, and w.c. First Floor: Bedroom No. 1, 18 feet by 8 feet 6 inches; bedroom No. 2, 8 feet 9 inches by 11 feet 6 inches; bedroom No. 3, 8 feet 9 inches by 8 feet 6 inches.

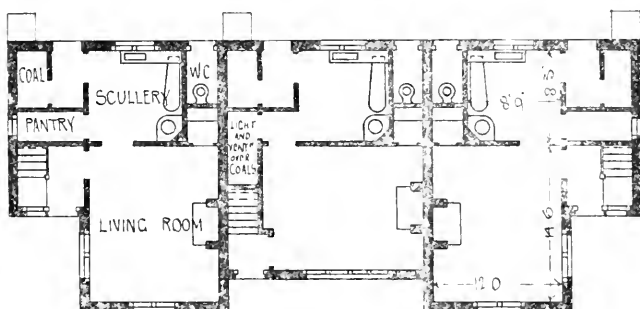
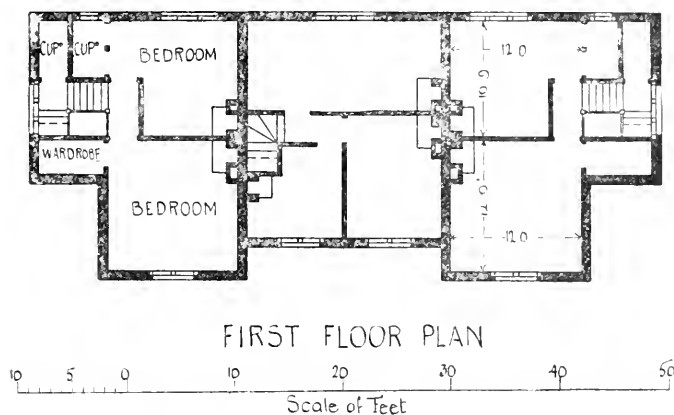
Walls.—11 inches, hollow, with galvanised iron ties to lower portion, faced with "Winco" pressed bricks; and 9 inch walls covered with rough-cast stucco to upper portion.

Roofs covered with plain red tiles.

Floors boarded on joists in living room and bedrooms, concreted in scullery, pantry, coals, and w.c.

The two end houses have more than usual cupboard space, while the centre house has an extra bedroom.

SHEFFIELD COTTAGE EXHIBITION.
FIRST PRIZE—CLASS A.



[Illustrations kindly lent by the "Municipal Journal."]'

The Gold Medal in Class B was awarded to Nos. 15 and 16, which were described as follows:—

Ground Floor.—Living room, 16 feet 3 inches by 12 feet; scullery, 12 feet by 8 feet, with copper, sink, bath, and gas stove for cooking, coal house, larder, w.c., and ashes pan.

First Floor.—Bedrooms, 16 feet 3 inches by 12 feet, 12 feet by 8 feet, 9 feet by 7 feet 10 inches. Walls are brick, with 2 inch cavity, covered outside with cement and rough cast.

Floors.—Ground floor living room, wood; all other parts cement concrete. First floor all wood. The front faces west.

The special features of these cottages are large, airy rooms and every convenience necessary for an artisan's family. The price does not include wall decorations or gas stove, nor outside asphaltting.

It only remains to be added that in October, 1907, the Sheffield City Council decided to purchase the model cottages at High Wincobank for the sum of £8,391, being the total of the amounts declared in the competition.

NEWCASTLE EXHIBITION OF MODEL COTTAGES.

Arrangements have been made for a North of England Model Cottage Exhibition to be held in 1908, on a portion of the Walker Estate of the Corporation, under the auspices of the National Housing Reform Council. The Estate and Property Committee have arranged to place at the disposal of the Exhibition Committee about 16 acres of land on the north side of the Newcastle and Shields Road, east of the railway bridge, near Walker Gate, on which to erect 12 houses to the acre.

Each site is to be leased from the Corporation for—

- (a) Ninety-nine years at the customary ground rent of 4d. per square yard for the land occupied by buildings, and 1d. per square yard per annum for garden ground.
- (b) The Corporation to provide the land for two streets and construct them.
- (c) The payment of street-making expenses to be spread over the first ten years of each lease, if so desired, and paid by the lessee.
- (d) The plans of the Exhibition Committee for laying out the land to be subject to the approval of the Corporation.

It has been arranged by the committee that three classes of cottages should be erected, namely :—

Class A.—Cottages to contain two bedrooms, large living room, and scullery. Maximum price £105.

Class B.—Cottages to contain three bedrooms, large living room, and scullery. Maximum price £225.

Class C.—Cottages to contain three bedrooms, parlour, large living room, and scullery. Maximum price of this class of cottage £250.

The price is to provide for a bath in each cottage, and to include architect's fees and builder's profits, but not cost of land or roads.

A new class of cottage for artisans, to cost £350, has been added to the competition, but the number of rooms is not specified.

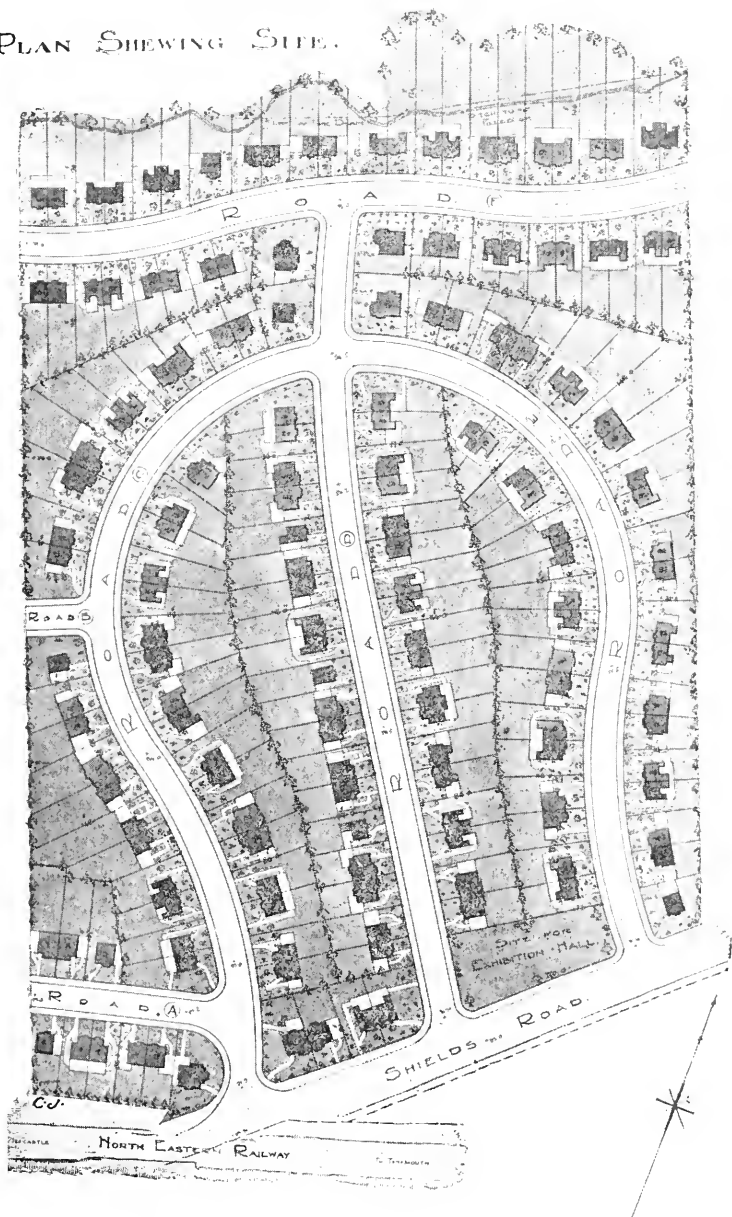
The Council has made application to the Local Government Board to sanction the appropriation of one acre of the Walker Estate of the Corporation upon which to erect four cottages of each of the three classes specified; and also for the consent of the Board to a loan of £2,640 to defray the cost of erecting the twelve cottages, and of £600 to defray the street formation expenses. Owing to delays over sewerage and other difficulties, the exhibition, which was to have been held in 1907, has been postponed to 1908.

A competition was held however for the planning of the site, and out of 19 designs submitted, the gold medal was given to that of Messrs. Watson & Scott, Newcastle-on-Tyne, and the silver medal to Mr. T. Myddelton Shallcross, Liverpool.

Each plan provides for 170 houses on the 16½ acres, but whereas the former plan allows about 3¼ acres of the site to be taken up by roads with a total length of only 1,180 yards, and a width of 40 feet throughout, the latter plan allows for 4¾ acres to be taken up by roads, with a total length of 1,336 yards, of which a central avenue 63 feet wide takes up 310 lineal yards. This means a difference of from 12 to 20 per cent. in the cost of development.

MODEL? COTTAGE EXHIBITION WALKER

PLAN SHEWING SITE.



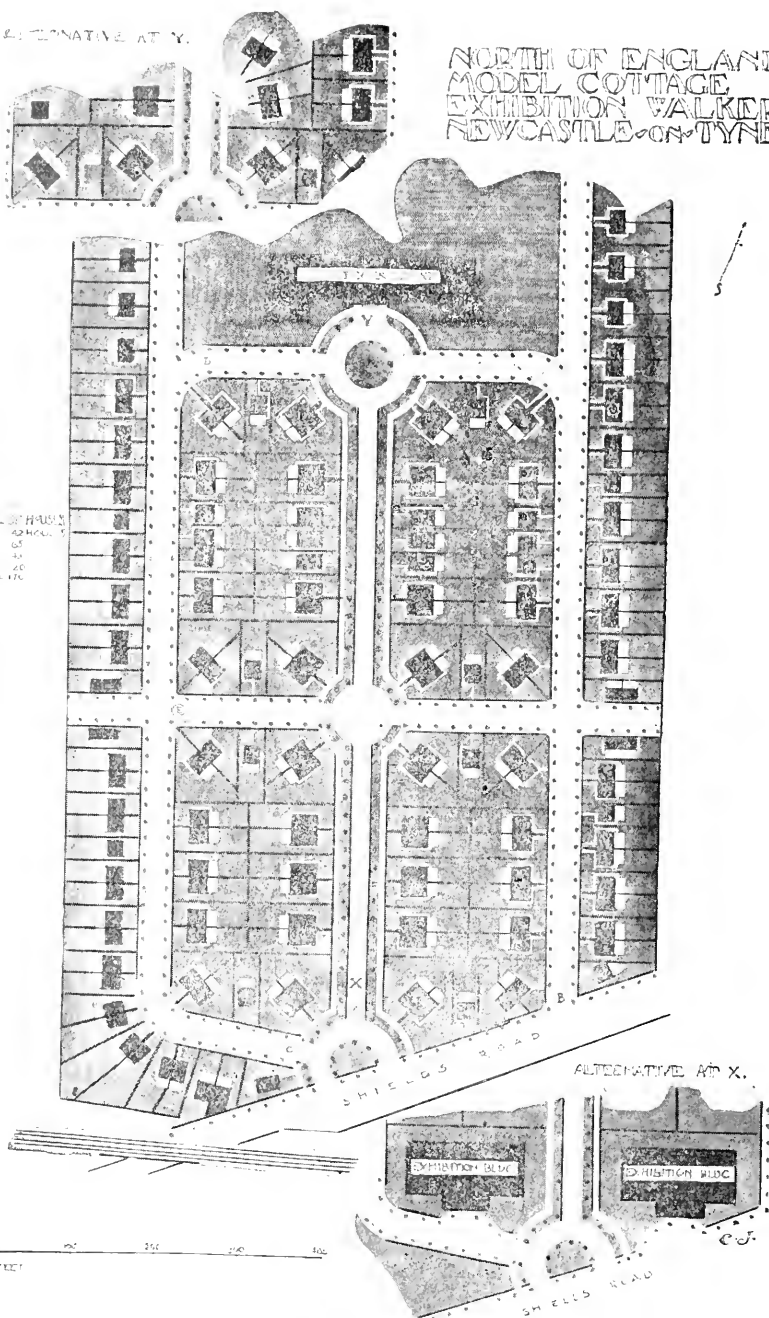
1st Prize Site Plan Newcastle Cottage Exhibition.

[Illustrations kindly lent by "The Contract Journal."]

ALTERNATIVE AT Y.

NORTH OF ENGLAND
MODEL COTTAGE
EXHIBITION WALKER
NEWCASTLE-ON-TYNE

SCHEMATIC HOUSES
CLASS A 42 HOUSES
" B 45
" C 45
SHEDS 20
TOTAL 170



2nd Prize Site Plan Model Cottage Exhibition, Newcastle.

[Illustrations kindly lent by "The Contract Journal,"]

CHEAP MUNICIPAL COTTAGES.

It will be noted that nearly all the following towns have lately built cottages for less than £150 each—the others are only slightly in excess of that sum.

Altrincham (Cheshire).—Ten cottages have just been built at a cost of £1,577 in five semi-detached pairs, as part of a scheme for 20 cottages. The land was obtained at a nominal cost, but owing to the nature of the site the cost of the foundations was heavy, as they had to be carried five feet below the ground level, while all the walls were built on concrete, and the whole site was covered with a 4in. layer of concrete. There are no back yards or back passages, but the land at the back is divided into garden plots for the tenants. Each cottage consists on the ground floor of front kitchen 13ft. 6in. by 12ft. 6in., back scullery 10ft. 2in. by 9ft., and pantry 7ft. 3in. by 3ft.; on the first floor two bedrooms, size 13ft. 6in. by 12ft. 6in. and 13ft. 6in. by 9ft. respectively. The W.C. is taken out of the scullery, and there are no outbuildings. The whole scheme was designed and carried out by Mr. H. E. Brown, the surveyor to the Urban District Council.

Bangor.—In 1900 the Council purchased a plot of land containing about 4,500 square yards near the centre of the city.

Ten dilapidated cottages stood on the ground, which were taken down, and new streets formed, drains laid, and the river Adda, which formed its northern boundary, diverted and covered over.

The Council invited competitive designs for 43 cottages, and those submitted by Mr. Owen Roberts, Architect, Liverpool, were selected and approved by the Local Government Board.

The dwellings are of two types, Class A and Class B.

COTTAGES OF THE A CLASS.

The nine houses of the A Class have a frontage next Sackville Road of 17 feet 3 inches, and a total depth of 44 feet. There are small gardens in front of these houses, and the pathway is paved with tiles.

The front entrance is by an open porch into a lobby 3 feet wide, leading to parlour, 13 feet 1½ inch by 10 feet 3 inches, containing an ordinary firegrate, and side cupboard.

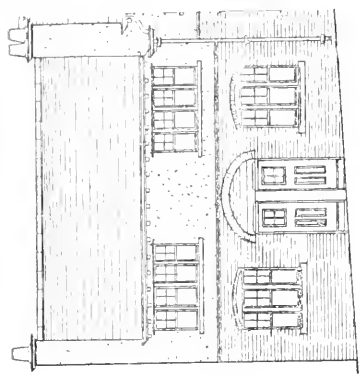
Kitchen, 13 feet by 11 feet 10½ inches, containing a Yorkshire range, with bath boiler, food locker with vent from outside, and cupboard for cylinder.

The scullery is fitted with glazed stoneware slopsink, with hot and cold water supply, and a washing boiler heated with gas.

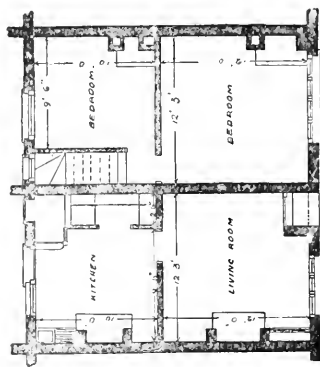
The space under the stairs is used as a storeroom.

The back yard is 17 feet by 15 feet, partly paved with 9 inch square tiles, and the remaining portion is used for garden purposes.

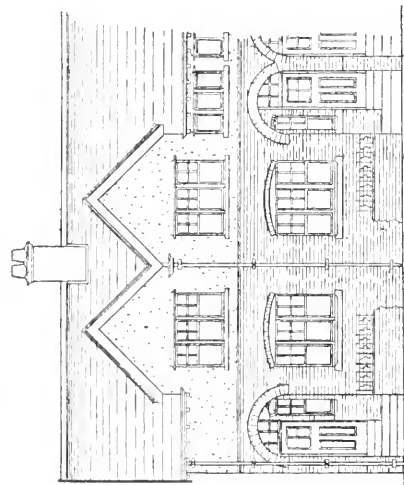
BANGOR MUNICIPAL CHEAP COTTAGES.



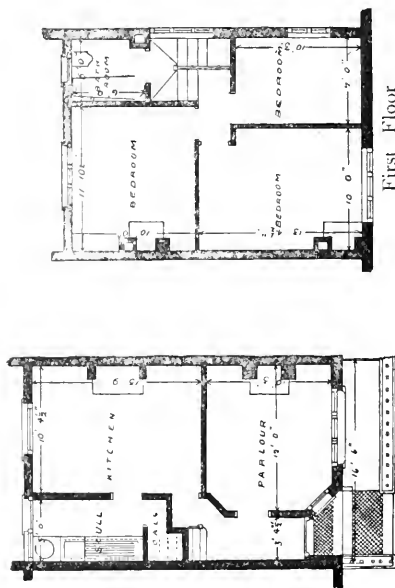
Class B.
Cost of building, £142. Rent, 4/- and 4/9 per week.



Ground Plan. First Floor Plan.
Class B.



Class A.—Cost of Building £165. Rent, 7s per week.



First Floor Plan.
Class A.

Ground Plan.

The coal house is under the steps leading to back door.

Front bedroom, 13 feet 3 inches by 10 feet.

Back bedroom 11 feet 9 inches by 9 feet 9 inches.

Small bedroom over entrance, 10 feet 3 inches by 7 feet, ventilated with air grids.

Bathroom 6 feet 3 inches by 5 feet, lighted and ventilated as above, and fitted with 5 feet 6 inches bath, having hot and cold water supply.

These houses let at 7/- per week, including rates and water.

COTTAGES OF THE B CLASS.

The 34 houses of this class are built in three terraces, two facing a new 36 foot street and one an existing street. Twenty-four have small gardens or forecourts.

The houses are from 12 feet 4 inches to 13 feet 4 inches in width, and are entered through an open porch into a living room 12 feet 3 inches by 12 feet, fitted with Yorkshire range.

The scullery is 10 feet by 9 feet 6 inches, fitted with glazed stone-ware sink with cold water supply, washboiler and Dundee grate.

A portion of the space under stairs entered from scullery is used as food locker, with ventilating grids to external air.

The coalhouse is also under portion of stairs and entered from back yard.

The back yard is the full width of the house, and from 15 feet to 17 feet 6 inches deep, with watercloset and ashbin, and is paved with tiles similar to those in the back yards of Class A houses.

Front bedroom is the full width of the house by 12 feet front to back, fitted with firegrate.

The back bedroom is 10 feet 9 inches by 9 feet 6 inches.

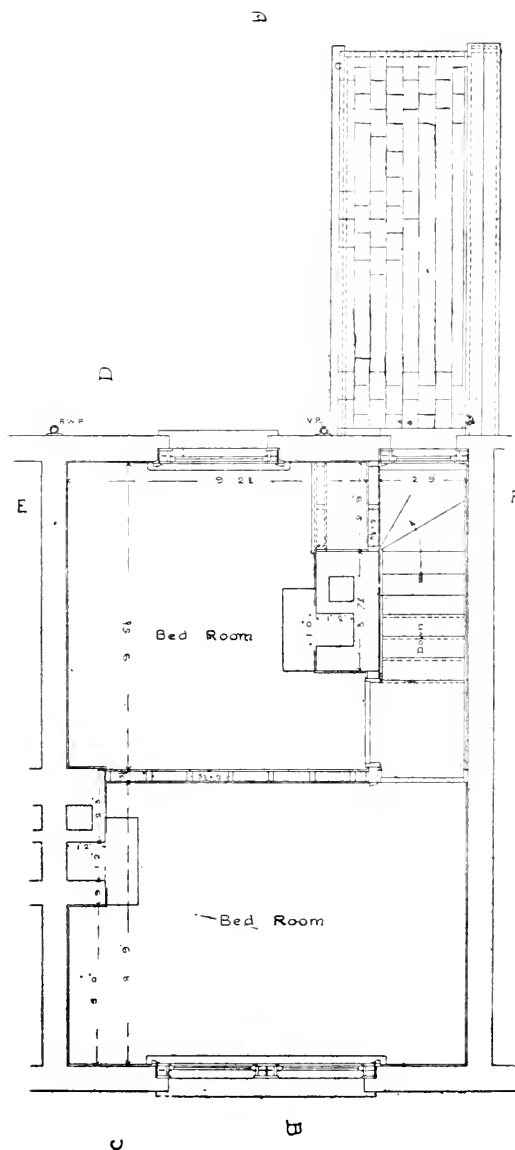
The rents of these houses are 4/- and 4/9 a week, according to size. The rent includes rates and water supply.

In both classes the rooms on the ground floor are lighted with sash windows, and those on the first floor with casement windows, and the staircases are all 2 feet 6 inches wide.

COST OF SCHEME.

	£
Purchase of land	1580
Diversion of River Adda, and removing old cottages ...	500
Building 43 houses, viz., 9 A Class and 34 of the B Class ...	6316
Supervision	268
Forming Roads and laying drains	300
Sundries, including fence walls, etc.	36

£9002

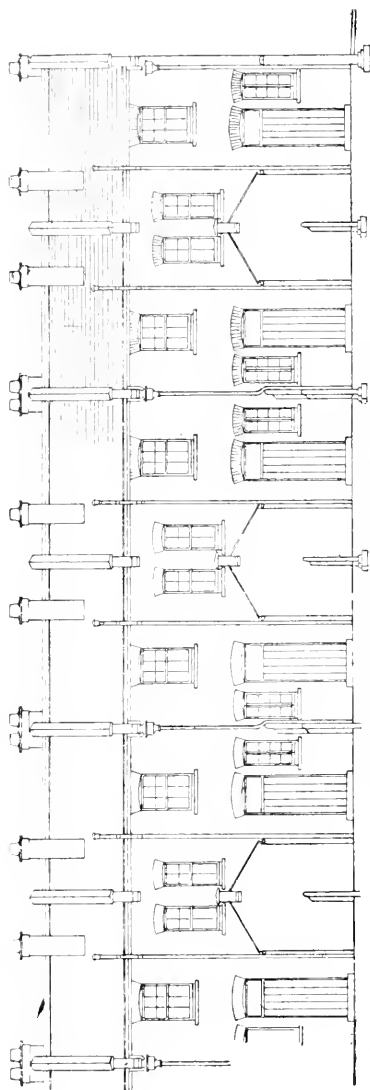


EXETER.—First Floor Plan.

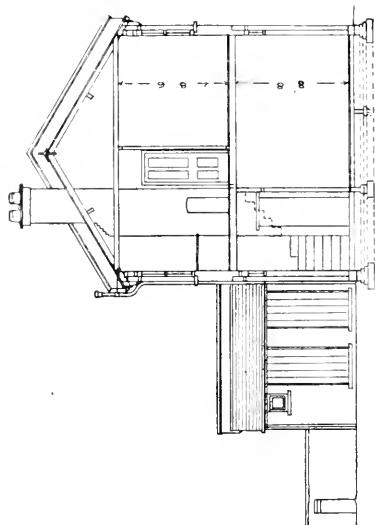
[Illustrations kindly lent by "The Surveyor."]]

In March, 1906, the 49 cottages of class B were completed, at a cost of £149 each for building, or a total of £7,306, being at the rate of 5d. per cubic foot on 6,669 cubic feet. Land and contingencies were £1,280 inclusive, roads and sewers £1,414, making a total cost of about £10,000. Loans were sanctioned for 80 years in respect of the land, and 56 years in respect of building and street works. The rent of the cottages is 5 - per week, which barely pays in respect of the rehousing scheme, as the land for the road is charged wholly upon the 42 houses built under the scheme. In the case of the seven houses built under Part III the accounts balance. The cottages have a frontage of 13 feet, and a total depth of site averaging about 65 feet. They each contain living room, scullery with bath, two bedrooms, a larder under the stairs, and a coal store and W.C. in the yard.

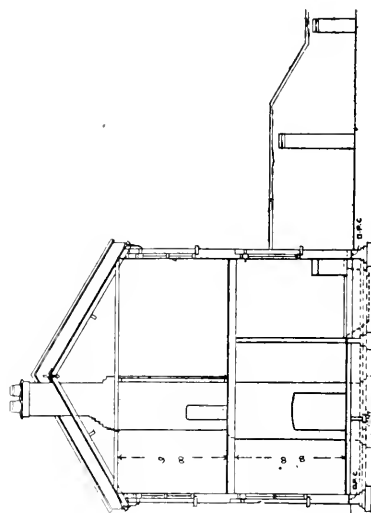
EXETER MUNICIPAL COTTAGES.



EXETER. — Back Elevation of Municipal Cottages.



Section at B.



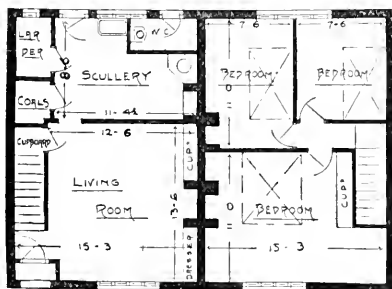
Section at C.

[Illustrations kindly lent by "The Surveyor."]

GUILDFORD MUNICIPAL COTTAGES.



The Borough Surveyor's design. Cost of Building, £235. Rent, 7s. 6d. per week.



Ground Plan.

First Floor Plan.

Mr. Capp's design. Elevation and plan.

Cost of Building, £196. Rent, 6s. 6d. per week.

Both photographs taken by Mr. H. Fentum Phillips, when in course of

Blocks kindly lent by *Survey Advertiser*, with kind permission of Mr. H. Fentum Phillips.

Guildford.—The Town Council has built 18 cottages in Cline Road, eight from the design of the Borough Engineer and ten from the designs of Mr. Capp, who sent in the prize design in the Council's competition. The Borough Engineer's cottages are in two blocks, four in each block. Each house has a small hall, parlour, kitchen, and scullery on the ground floor, and three bedrooms above.

There is also a coalhouse and W.C., a small garden in front, and 70ft. of ground in the rear. The cost was as follows:—

Land ...	£192, or £24 per cottage,	at 4 per cent. for 80 years.
Buildings	£1,883, or £235	„ at $3\frac{3}{4}$ „ for 60 „
Roads ...	£51, or £6 10s.	„ at $3\frac{3}{4}$ „ for 20 „
Sewers, etc.	£71, or £8 10s.	„ at $3\frac{3}{4}$ „ for 30 „

Total £2,196, or £249 „ „ inclusive.

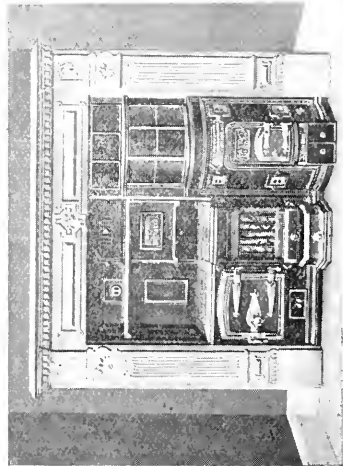
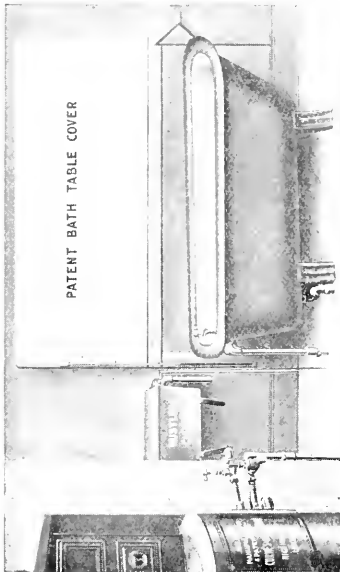
The total annual repayments for interest and principal are £95 per annum. The rents are 7/6 per week, producing £156 per annum.

Mr. Capp's cottages are in one block of 10, the elevation being relieved by gables. The walls are brick, with rough cast on the second storey.

The front door opens direct into the living room or parlour, and there are three bedrooms above. There are also a scullery, larder, coal cupboard, and W.C. The garden is about the same as the other cottages. The cost was as follows:—

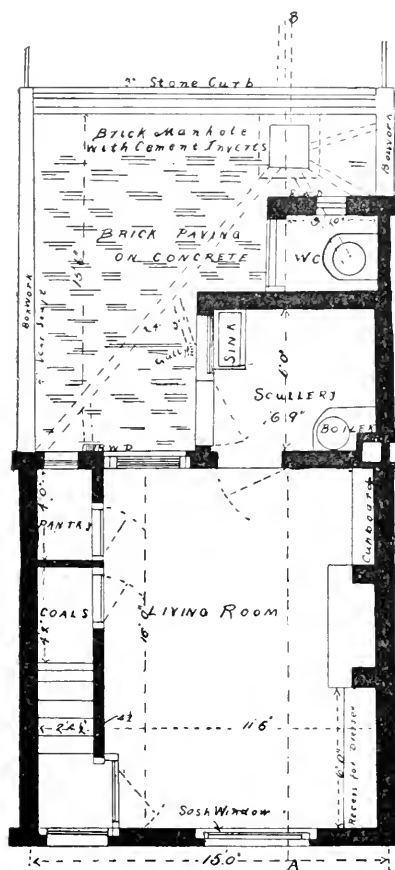
Land ...	£219, or £21 per cottage,	at 4 per cent. for 80 years.
Buildings ...	£1,916, or £196	„ at $3\frac{3}{4}$ „ for 60 „
Roads ...	£66, or £6 10s.	„ at $3\frac{3}{4}$ „ for 20 „
Sewers, etc....	£85, or £8 10s.	„ at $3\frac{3}{4}$ „ for 30 „

The annual repayments of principal and interest are £99 per annum.

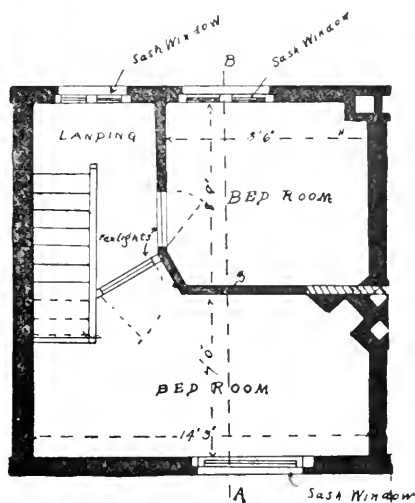


CORNES' MODEL COTTAGE
PIONEER COMBINATION.

Neath.—A site of 2 acres, 1 rood, 22 poles, has been bought for £1,240, or at the rate of £500 per acre, and will be covered by 61 houses, of which 39 are erected or in course of erection, in blocks of six or eight. Of those completed 14 are of Class A, let at 4/- per week, costing £121 each for building including paving footpath, and 12 are Class B, let at 4/6 per week, costing £141 each for building. The cost of roads and sewers for 39 houses is £667, that is to say £17 per house, or about £400 per acre for site development, as against £20 per house or £500 per acre cost of the land itself. The houses are intended for workmen earning not more than 25/- a week. A loan was sanctioned in 1904 for £7,000 for carrying out the above scheme, and a further loan of £4,650 has been applied for to complete the scheme by building 22 cottages Class C, costing £180 for building, and to be let at 22/6 per month to workmen earning not more than 30/- per week. The houses comply in all respects with the borough byelaws, and each house has separate drainage with manhole for access to all branches, and with ventilation. The rents have been fixed throughout to cover all outgoings, including capital charges.



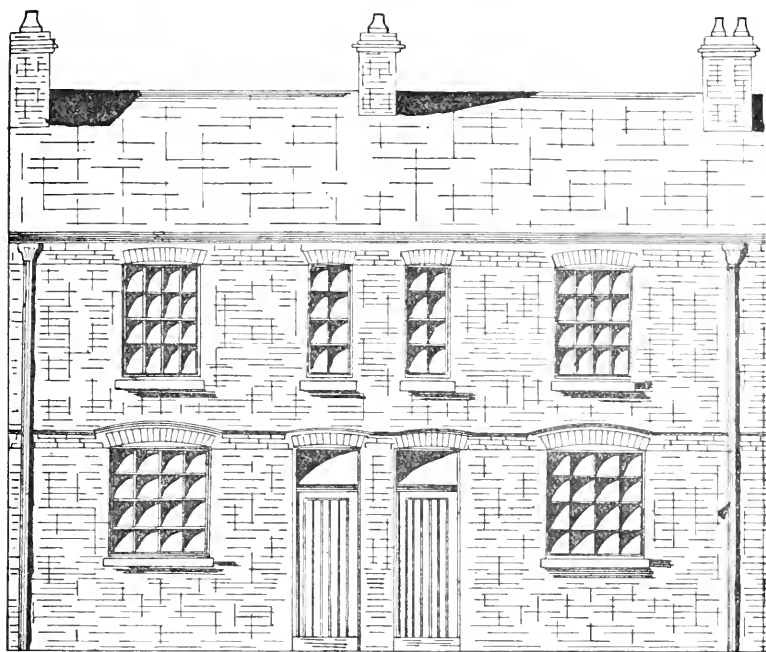
GROUND FLOOR



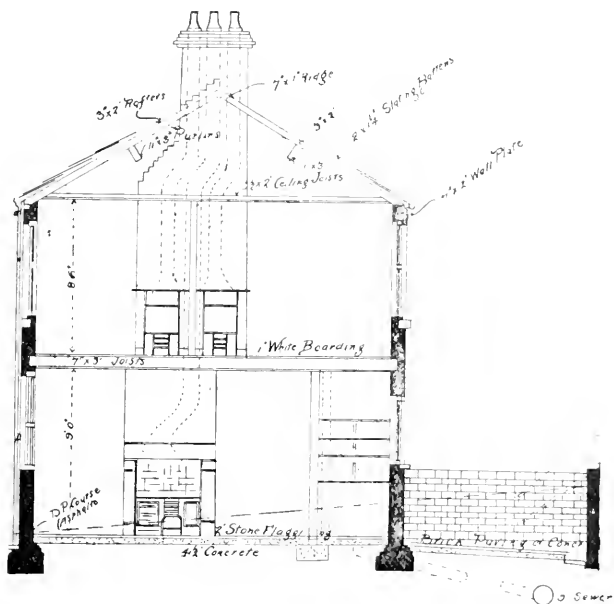
FIRST FLOOR

[Plans kindly lent by the Borough Surveyor, Neath.]

CLASS A COTTAGES



FRONT ELEVATION.



SECTION - AB

NEATH.

Class B Cottage.

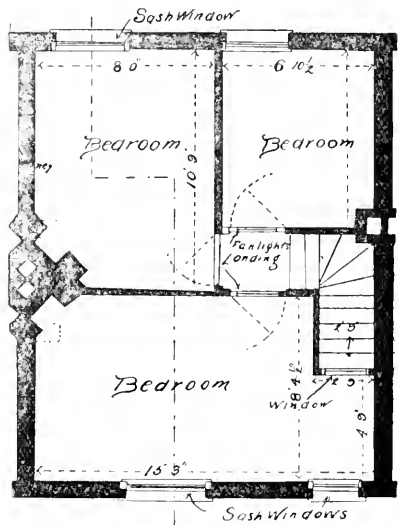
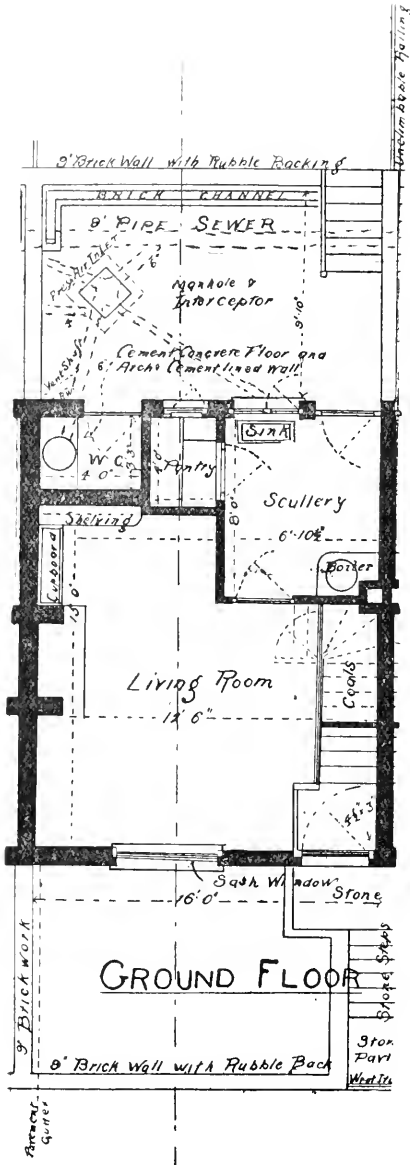
Cost of Building,
£141.

Rents, 4 6 to 4 9
per week.

*Plans kindly lent by the
Borough Surveyor, Neath*

NEATH.

Plan of
Class B Cottages.



Plans kindly lent by the Borough
Surveyor, Neath.

Merthyr Tydfil.—In addition to the 100 houses already erected at Penydarren, the Council are constructing 38 cottages to be let at 4 - per week, at Penywern, Dowlais, at cost of £5,700 for building. There are numerous applicants for these, and a local inquiry has been held as to a scheme for building 50 cottages at Twynrodyn, at an inclusive cost of £8,100. The surveyor has also been instructed to secure a site for 50 houses at Aberfan. Closing orders have been applied for in respect of 100 houses unfit for habitation.

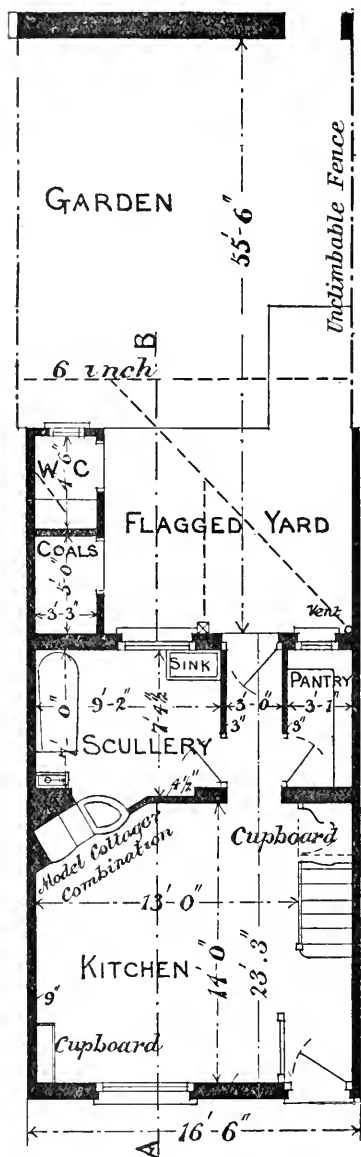
The chief interest in the Penywern cottages lies in the fact that they have realised the ideal of the £150 cottage. This sum includes not only the erection of the cottages, but provides for the making of streets and back passages, drainage, and salary of the clerk of works. It is anticipated that there will be no extras in carrying out the work. There are 23 cottages to an acre, including streets 36 feet wide and back passages. The houses are built in blocks of eight or ten. The actual extent of land built upon, without reckoning lanes and back passages, is 5,340 square yards, or about 140 square yards per cottage. The site was acquired by the corporation on a 99 years' lease at a ground rent of 1½d. per square yard per annum.

Each house contains an entrance lobby: living room, measuring 9 feet 2 inches by 7 feet 4½ inches, fitted with Cornes' Model Cottage Pioneer Combination; pantry, passage 3 feet wide between scullery and pantry: cupboard under the stairs, coal cupboard, and w.c. At the rear of the scullery is a flagged yard, and beyond this a garden, yard and garden together being 55 feet 6 inches in length. The gardens are fenced on either side with unclimbable fencing, and at the extreme end is a boundary wall of stone, 18 inches thick and 4 feet 6 inches high. Over the kitchen are two bedrooms, each of which has a fireplace. The larger measures 14 feet by 7 feet 8 inches; the smaller 11 feet 3 inches by 7 feet 8 inches; the height is 8 feet 6 inches.

The cottages are built of brick, roofed with local slates. The whole of the brickwork is stuccoed, and although the elevation is, as can be imagined, of necessity plain, yet the cottages are of decent appearance, and the demand for them is enormous. The amount borrowed for the scheme was £5,700 at 4 per cent., and the period of repayment sixty years. This means an annual capital charge of £126 14s. 11d. The ground rent, as already stated, is very low, and we understand that it is the intention of the Corporation to let the cottages at an inclusive rental very little, if anything, exceeding 4s. per week.

The contractor, Mr. William Brown, of Merthyr, assured the representative of the Municipal Journal that he is willing to duplicate them under similar conditions elsewhere.

CHEAP COTTAGES, MERTHYR TYDFIL.
Inclusive cost £150. Rent 4/- per week.



It will be seen from the plan that the "Model Cottage" fireplace is arranged on the angle, and thus two cosy corners are provided. This is the fireplace which is being so extensively used by other municipalities, and it will enable the ordinary scullery copper, with its independent flue, to be dispensed with. It economises space, and is found by the housewife to effect a saving in coal and labour. The fire-box has, on the suggestion of the borough surveyor, been made very large and specially strong, for the reason that the collier is allowed at a trifling cost an allowance of coal per month, and in the winter time the fire kept alight day and night.

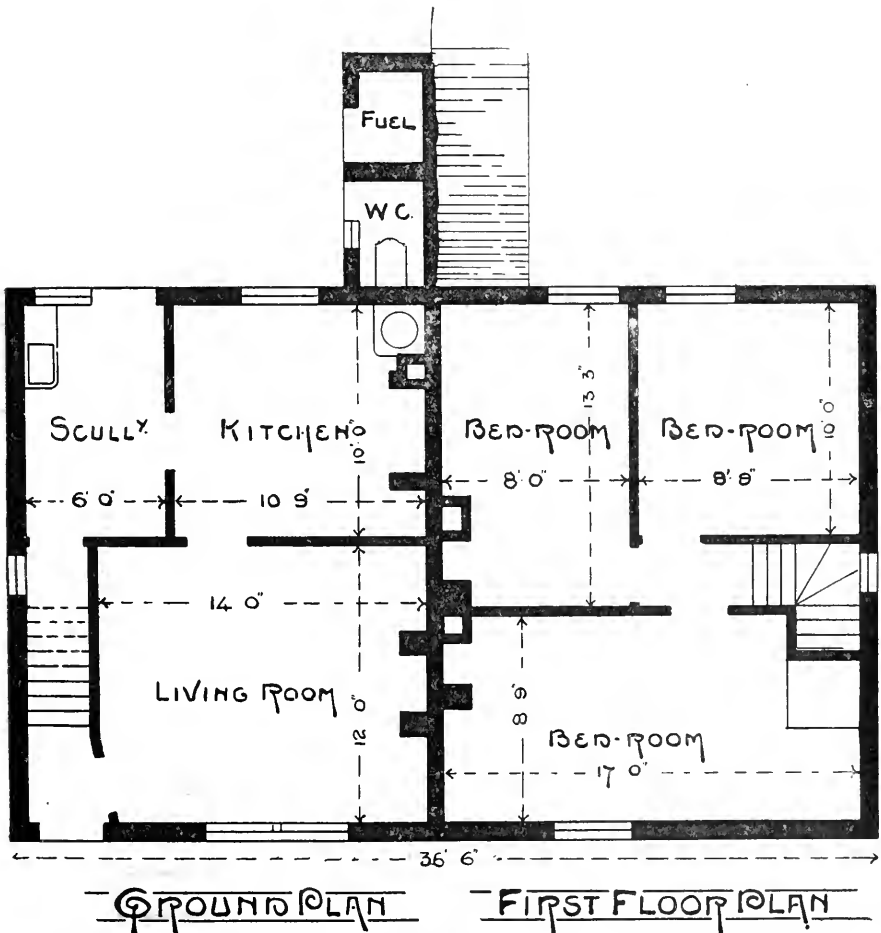
The copper which provides hot water to the bath is also used for laundry purposes, and is fed automatically by a low pressure feed system. There is no fear of explosion as there is nothing sealed. The water in the copper is kept hot by the range fire, and the hot bath can be taken in the coldest weather under these conditions with comfort, the room being warmed by the heat radiated from the apparatus. This point will be appreciated by the miners for whom the cottages are being built, as under existing conditions they are not able to get a warm room combined with privacy. They have to sacrifice one or the other, and it is not infrequently the privacy that goes to the wall.

A secondary grate is provided under the copper, so that the water can be heated in the summer, or when the range is not used. Thus the fuel which heats and cooks in one room also provides hot water for boiling clothes, bathing, and general domestic purposes in the other.

[Illustrations kindly lent by the "Municipal Journal."]

Prescot.—Thirty-eight houses, built at a cost of £6,200 are let at 3/3 to 5/9 per week, but owing to the excessive rates of interest asked by the Public Works Loans Commissioners, the money had to be borrowed locally.

Stretford.—It appears that in the five years before 1900, about 1,500 houses were erected, of which only 30 were rented at a minimum of 6/- per week, so the Council decided to build low-rented houses. In addition to 40 dwellings already provided at a cost of £5,912, or £62 per room inclusive, the Local Government Board has sanctioned a loan of £25,015 for 58 years for the provision of 112 semi-detached dwellings on a site of about four and a half acres. Rents to be 4/9 to 5/- per week. Cost of land £3,750, sewers, etc., £2,500, buildings £18,765, or £33 10s. per room. Forty houses are completed.



[Illustrations kindly lent by the "Municipal Journal."]

STRETTFORD MUNICIPAL COTTAGES.

Cost of building, £148. Rent, 4s. 9d. to 5s. per week.

SHEFFIELD.

HIGH WINCOBANK COTTAGE DWELLINGS.

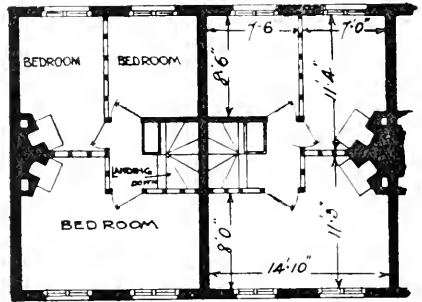
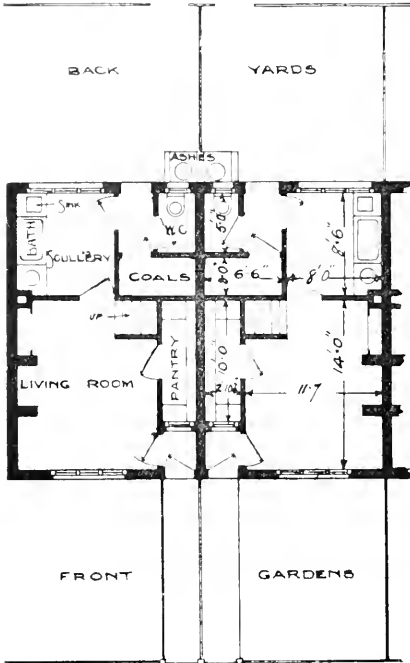
BACK GARDENS

Rent 5/- per week

Cost of Building £126.

Twenty Municipal Cottages, as under, have been built and are fully occupied.

BACK PASSAGE



An analysis of the cost of one house gives roughly these figures :—

Excavator, Mason, and Bricklayer's work	£	62
Carpenter and Joiner's	"	36
Slater's	"	8
Plasterer's	"	9
Plumber and Glazier's	"	7
Painter's	"	4
		126
Gardener	...	2
Total	...	£128

The details of cost of one house are as follow :—

	£	s.	d.
Cost of land, including roads at £150 per acre, allowing 200 yards to each house and garden exclusive of roads...	8	8	0
Cost of street works at £2 10s. per yard of frontage (each house has a frontage of 15 feet 7 inches ...)	13	0	0
Cost of sewer and first formation of street at 16/3 per yard of frontage ...	4	4	8
Cost of Building ...	126	0	0
Cost of front garden forming ...	2	5	0
Proportion of Architect's Commission, based on 5 per cent. for first house and 3½ per cent. for remaining nineteen houses ...	4	10	0
	£158	7	8

It is proposed to let the two-storied houses at about 5/3 per week, and the flats at about 4/- each. The Corporation believe that by combining houses of varying accommodation in this way provision will be made for tenants who have no family or one child only, and who may thus have the accommodation they require without being compelled to take lodgers.

The two-storied houses contain each on the ground floor a living room with an area of 170 feet, a scullery with an area of 76 feet, a pantry, coal place, and w.c., and on the first floor three bedrooms with an area of 140 feet, 85 feet, and 68 feet.

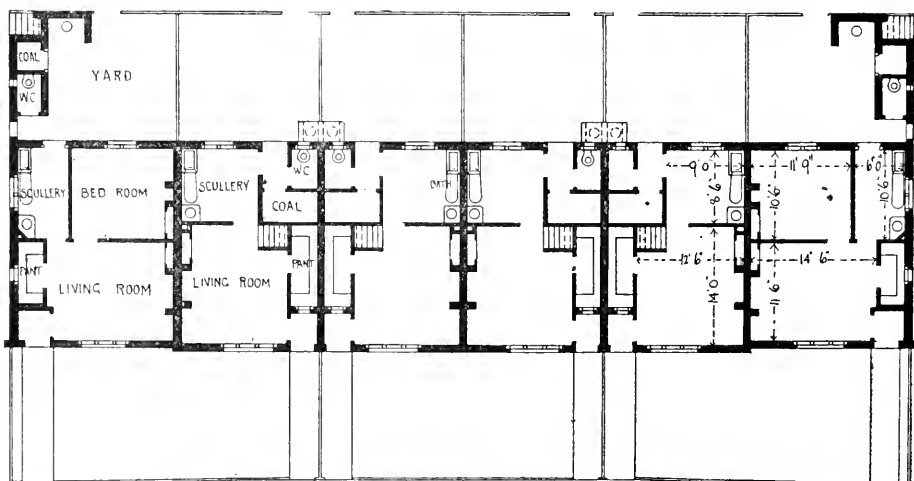
The ground floor flats contain each a living room with an area of 167 feet, a scullery with an area of 65 feet, and a bedroom with an area of 126 feet, with the usual offices; the first floor flats contain each a living room and scullery combined with an area of 153 feet, and two bedrooms with area of 110 feet and 95 feet, besides the usual offices.

In each dwelling a bath is provided, the hot water being supplied from the copper.

The houses will be built of local bricks, picked stocks being used for all facings, and the roofs will be slated. The whole of the ground floors will be of concrete and the upper floors of joists and boards, except in case of the flats, where breeze concrete with steel bars embedded will be used.

In the rear of the houses, and separated from the yards by a 5 feet passage, garden will be provided, the total amount of land, including that on which the houses stand but excluding roads, being calculated on the basis of 200 yards to each two-storied house, and 138 yards to each single flat. The cost of the buildings is estimated at £2,997.

The work will be carried out by Mr. W. Malthouse, of Sheffield, from the designs and under the superintendence of Mr. H. L. Paterson, A.R.I.B.A.

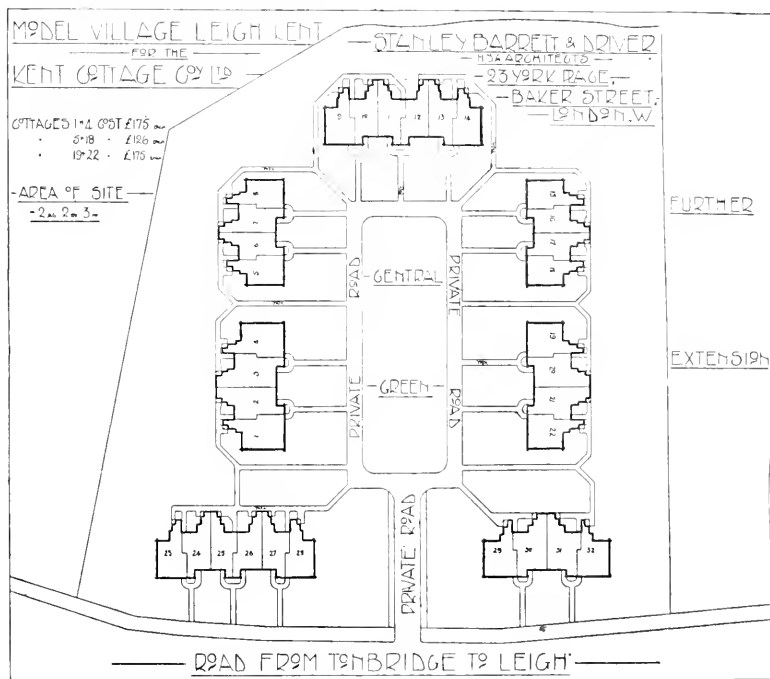


GROUND FLOOR PLAN

SCALE OF FEET 0 10 20 30 40 50

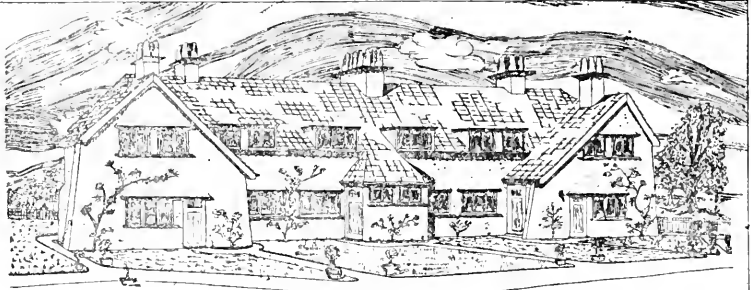
MODEL VILLAGE AND CHEAP COTTAGES, LEIGH (near Tonbridge, Kent).

This scheme is being carried out for the Kent Cottage Company Limited. Mr. A. P. Hedges, M.P., and others, seeing the cottages were urgently needed in the neighbourhood, formed a private company to build a Model Village. Their aim was to build cottages to let at low rents, but to return 5 per cent. on the capital. The company leased a field of a little over two acres from Lord DeLisle. The houses were built in 1906-7. It will be seen that they are grouped about a central green, round which is an 8 ft. wide private road, with gravel paths to front and back doors of cottages. The roads and paths cost only £80 complete. The drainage and water main for the whole village cost £205. The architects, Messrs. Barrett and Driver, of York Place, Baker Street, W., have arranged for 32 cottages to be erected on the site. Fourteen were erected upon the plans illustrated in one group of six, and two groups of four, at a cost of £126 per cottage—a remarkably low price for a five-roomed cottage. The rents at 3s. 6d. to 3s. 9d. per week will provide 5 per cent. return on capital, when the village is completed.



Paths to cottages 2 feet 6 inches wide. Road round green 8 feet wide.
Site 360 feet frontage to main road. Central green 140 feet long by 46 feet wide.
Entrance road 14 feet between paths, each 3 feet wide.

COTTAGES, MODEL VILLAGE, LEIGH, KENT.

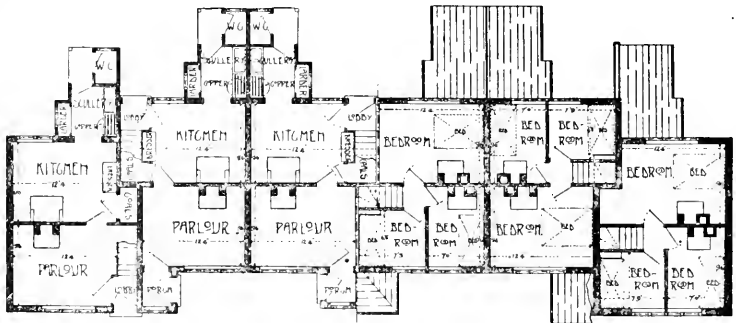


— PERSPECTIVE VIEW —

Rents from 3s. 6d. and 3s. 9d. per week.
For further particulars see site plan.

Details of Cottages.—Design “A.”

Accommodation: parlour, 12 feet 4 inches by 9 feet 6 inches; kitchen, 12 feet 4 inches by 9 feet 6 inches; scullery 7 feet by 6 feet (with sink and copper and larder), W.C., and covered way, coal cupboard 4 feet by 4 feet. Enclosed porch. The plans and sections will show the ingenious arrangement for utilising space over stairs by constructing a baulkhead in the corner of a bedroom. Three bedrooms 12 feet 4 inches by 9 feet 6 inches, 9 feet 6 inches by 7 feet, and 7 feet 9 inches by 6 feet 8 inches respectively. There are no passages, therefore no waste of room. The space in roof is used for boxes, etc. The walls are 9 inch brick, cemented outside, and rough-casted. The architects claim that this method of finishing makes the



— GROUND FLOOR PLAN —

— FIRST FLOOR PLAN —

— SCALE OF FEET —

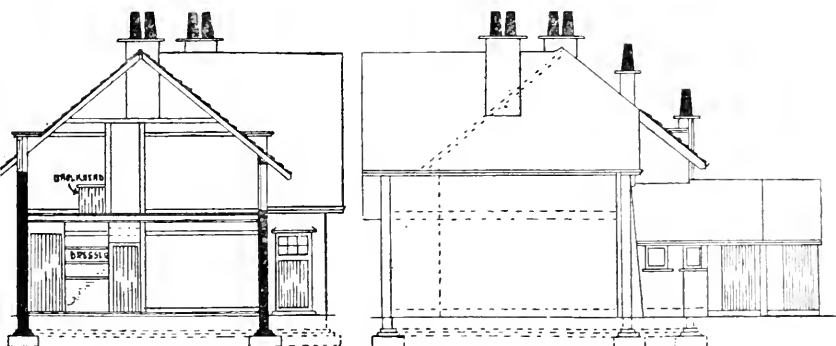
— STANLEY BARRETT & DRIVER ARCHTDS —
— 23 YORK PLACE, BAKER ST W —

wall as weather-proof as an 18 inch wall, faced with red bricks. The roof is tiled with thick, patent tiles, which keep the rooms at an even temperature. Solid ground floors on the architects' special system, 9 inch of brickwork all round the building, are warmer than the usual floors, and cost less. All rooms have picture rails and picture hooks, thus saving the plaster from being knocked about, and the ceilings are whitened down to this rail, thus giving a greater area of reflected light. The walls are distempered inside with washable sanitary water paint. The woodwork is stained with wood preservation green and brown and varnished. This costs much less than paint and lasts better. Kitchen ranges are self-setting, with Eagle Pattern, raising fire.

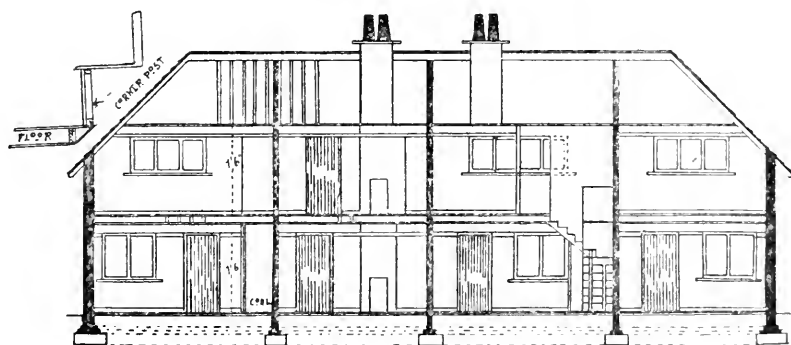
COTTAGES AT LEIGH.

SECTIONAL ELEVATIONS.

Note the ingenious arrangement of a baulk head in a corner of the bedroom over the top of the stairs.



Section front to back.



Section end to end.

CHAPTER IX.

TOWN DEVELOPMENT.

TOWN PLANNING, SITE PLANNING, BYE-LAWS, AND SOCIETIES OF PUBLIC UTILITY.

The great question occupying the minds of leading housing reformers in England to-day is how best to establish and regulate a proper system of town development which shall provide for the organised dispersion of the population of over-crowded centres, either in the first stage to residential suburbs, or in the second stage to industrial villages, quite detached from the main centre, or in the third stage to agricultural districts, whose growth may be encouraged by the adoption of an improved system of land cultivation, and by the development of rural industries.

The developments that are taking place in the transmission of electric power, point to big movements in this direction, because they will make it possible not only that industries may be carried on at distances from the centre, but also that there shall be such a cheapening and improvement of the means of transit for both goods and passengers as will tend largely to destroy the obstacles of time and distance which at present, though to a less extent than formerly, render it necessary to crowd factories together in certain areas, or to cause the undue concentration of population in certain districts.

Land, Housing and Transit should be combined.

Cheap transit alone has inflicted on us jerry-built suburban houses of the wrong type overcrowded on area, and has inflated the price of land for the benefit of the speculators, who too often absorb the difference between the old rent paid on the dear land in the centre and the true economic ground rent that should be paid for the agricultural land on the outskirts. Hence, it is vitally important that the control and ownership of suburban land should be more in the hands of the community than at present, and that one and the same authority should have powers over transit, land and housing—the raw materials of Town Extension.

If the authority that supplies the houses could also supply or control the means of communication and acquire the land at its original value before so equipping it, or before indicating that it was to be so equipped, then the rent charged to the tenant need only consist of a sum sufficient to pay working expenses and a reasonable return on capital outlay, which would be comparatively small in respect of land, and would, therefore, enable the community to give or secure a liberal allowance of garden and other open space for the various dwellings and districts.

An effective system of Town Planning and Site Planning, with revised Bye-laws, and extended powers of Municipal Land Purchase, coupled with the encouragement of Building Societies of Public Utility,

will go far towards promoting these desirable ends, and will enable us at one and the same time to prevent the creation of new slums, while securing sites and facilities for the erection of really healthy and suitable working class dwellings.

TOWN PLANNING.

A brief reference to this form of housing improvement was made in pp. 250-251 of the Housing Handbook, but thanks to Mr. T. C. Horsfall's excellent book "The Example of Germany," and to his thoughtful and earnest advocacy of town planning in all parts of the country and before all sorts and conditions of men, the subject is quite in the front rank of immediately desired and expected reforms. The success of the great citizens' meeting at Manchester, in favour of town planning, paved the way for the still more effective action which followed the adoption by the Birmingham City Council, of the report of the deputation of the Housing Committee which visited Germany in 1905. The report itself is a most valuable document, showing as it does the nature and advantages of town planning as carried out, and the extent to which German Municipalities are allowed to purchase and hold or otherwise deal with land in large quantities in connection with present and future needs, with the benefits both social and financial which arise therefrom.

The National Housing Reform Council, on the 6th November, 1906, organised a most representative deputation to the Prime Minister and the President of the Local Government Board, when Messrs. Cadbury and Horsfall most strongly urged the need for Town Planning and Site Planning powers being given to local authorities. The Prime Minister said that he "recognised the fulness, fairness, and reasonableness of the proposals" made by the deputation, and that the Government "hoped to find time to do something at least towards carrying out the objects" they had in view. Mr. Burns also promised that "next year they would see what could be done on the broad and general lines that had been indicated by the deputation," and true to his word lost no time in preparing a Town Planning Bill, which was ready to be introduced among the other big bills of the session of 1907, but the exigencies of time and other conditions of the parliamentary situation have necessitated the postponement of its introduction till the session of 1908, when it should have a good chance of being carried into law.

Thanks very largely to the energy and activity of Councillor Nettlefold, Chairman of the Birmingham Housing Committee, yet another step has been taken forward in the preparation of a Town Planning Bill by the Association of Municipal Corporations, which, although a very modest measure, is at any rate a step in advance on the right lines, and has the practical advantage of the support of a body of men who are not likely to be wild enthusiasts for social reform, or for bold strokes of municipal policy.

In reply to a deputation from this body on August 7th, 1907, Mr. Burns referred to the National Housing deputation above mentioned, and said :

"After the deputation last year to the Prime Minister and himself, they set to work to prepare a draft Housing Bill and a Town Planning Bill, both of which they had hoped to run concurrently in this Session. Other matters had elbowed both the Housing Bill and the Town Planning Bill out for this year, but they sincerely trusted that both would be dealt with next year. With regard to the Association's scheme as compared with the Government draft Bill, he did not think the scheme was as good as their Bill."

Central Commissioners, Scientific Areas, and Land Purchase.

It is pretty clear from this reply that the Government realise the need for something more than a mere amendment of bye-laws, valuable as this would be. They have shown by their encouragement of the schemes for federation of towns in the "Potteries" and "heavy woollens" districts that the time has come to consider the question of scientific areas for administration.

Our system of local government, of which in many respects we are so proud, and which affords so many opportunities for well-meaning individuals and communities to give practical effect to their ideas on sanitary and social reform, has its drawbacks and its dangers. We need new areas for dealing with the regulation of town development, as what should be a self-contained community is too frequently made up of a number of different local government areas, the growth of which has out-stretched the boundaries often arbitrarily determined for them many years ago.

There is little doubt but that we shall shortly have such Town Planning as will provide for main roads and other streets of adequate width, in the proper direction, and in sufficient numbers to meet future needs, as well as for the reservation of open spaces before the land near them is forced up to speculative building prices. According to information supplied to the Association of Municipal Corporations in June, 1907, it appears that the approximate expenditure out of loans by two-thirds of the great towns and municipalities in street improvements and street widenings during the *past ten years* was £9,789,798, and the amount spent in the same period in providing open spaces was £1,857,538, apart from gifts and public subscriptions. If we include London and the other towns, the total expenditure for this purpose may be put at £18,221,004, and it is estimated that three-fourths of this amount, or £13,665,753 is the amount that might have been saved to the ratepayers of England in the last 30 years if we had had intelligent town planning. Sir John Wolfe Barry estimated also that in one crowded district in London there was a loss of £2,250,000 per annum to the citizens owing to the congestion of traffic.

If, however, Town Planning is to effect an all round improvement in housing conditions, it must be associated with land purchase on a larger scale than is practised or allowed at present, and to facilitate this it would be well that a Central Town and Village Development Commission, acting through local bodies, such as county or borough councils, or special statutory committees established for suitable areas, should have large powers over land, housing, and transit, the three great factors in town and village growth, and also with a special fund

and borrowing powers if necessary for doing this work effectively to some extent on the lines of the powers and funds connected with the Irish Land Commission. Special powers for securing land for main roads, recreation grounds, sites for public buildings and workmen's dwellings, together with facilities to encourage the provision of small holdings, the promotion of agricultural co-operation and the improvement of transit, might be conferred on these central and local authorities.

MUNICIPAL LAND PURCHASE.

Under the present law public bodies in Great Britain may as a rule only raise loans to buy land—even by agreement—for some *immediate* and specific purpose. If they acquire it compulsorily for public purposes, they generally have to pay a price out of all proportion to the value of the land as assessed for *taxes for public purposes*. It is, therefore, essential to have improved facilities for the purchase of land, both compulsorily and by agreement, and the price paid for such land should be based upon the amount at which it was assessed for rates and taxes.

The experience of Richmond as an illustration.—Twenty-one years ago there were 660 acres of open land suitable for building on, in what is now the Borough of Richmond, Surrey, which has a population of 32,500, and a rateable value of £325,000 a year. It would have cost less than £250,000 if bought by the town, and the interest and repayment of this sum would have amounted to £10,000 per annum for 60 years. Since then, however, the ratepayers of Richmond have paid £50,000 for 35 acres of this land; the Hammersmith ratepayers £32,000 for 32 acres; The Fulham ratepayers £20,000 for 20 acres; and the Barnes ratepayers £15,000 for 17 acres; or a total of £125,000 for 104 acres, *two-thirds of it being for cemeteries alone*. The cost of the loans for the above was about £6,000 a year. Some 50 acres have been let or sold for building purposes, and after allowing for the annual cost of making roads, etc., the *bare land* has for some time been producing £2,000 a year in ground rents. The agricultural rent and other receipts from the remaining 500 acres amount to a net sum of about £2,000 a year, so the three items of income already exceed what would have been the annual charges on the ratepayers, had the town bought the whole 660 acres 21 years ago. The capital value of the remaining land may be estimated at nearly £500,000—indeed the Town Council has recently paid as much as £2,000 per acre for some of the least accessible portions as a site for workmen's dwellings, although it may be added the land was only assessed at £4 an acre for purposes of local taxation.

If it be suggested that £250,000 is a large sum to be invested in land by a small town like Richmond, it is only necessary to point to the example of Ulm in Bavaria. This town, with a population of 51,680, is not so wealthy as Richmond, but the Corporation and the town institutions own four-fifths of the total area of the town, 1,126 acres, and between 1891 and 1903 the Corporation purchased 625 acres of land. In five years a *profit of £250,000* was made by the town, while the increase in value on the land still held is estimated at £1,500,000.

THE EXAMPLE OF GERMANY AND HOLLAND.

More than a hundred years ago Goethe laid down his famous dictum at Heilbronn: "A town is prosperous through the land which it possesses, more than through any other consideration—the best token of a good administration is that a town is going on buying land."

To-day we find the Prussian Government urging the towns which have already bought large areas of land, to continue and extend this policy of land purchase.

Frankfort owns 10 per cent of the existing town area in addition to over 8,000 acres on the outskirts, and is continually buying more.

Cologne owns 2,780 acres, or one-tenth of the total area of the town.

Dusseldorf owns 67,674 acres, and made a profit on revenue account of £18,000 a year.

Mannheim spends at least £10,000 a year in buying land—mostly on the outskirts, at prices of from 3d. to 3/- per square yard.

During the years 1890 to 1900, twelve German towns, which already owned a total of 20,528 acres in and outside their boundaries, purchased no less than 16,156 acres in addition, so that the average amount per inhabitant was in no case less than 10 square yards, and amounted in three cases to between 100 and 250 square yards.

Under the new Dutch Housing Act, 1903, land has been bought already by the following towns. The four square miles bought by Amsterdam were acquired compulsorily, and an extension plan is being prepared:

Town.	Population.	Quantity of land purchased.
Amsterdam ...	560,000	... 2,500 acres.
Rotterdam...	390,000	... 1,250 "
Gravenhage ...	238,000	... 750 "
Utrecht ...	115,000	... 325 "
Arnhem ...	63,000	... 1,500 "
Schiedam ...	30,000	... 250 "

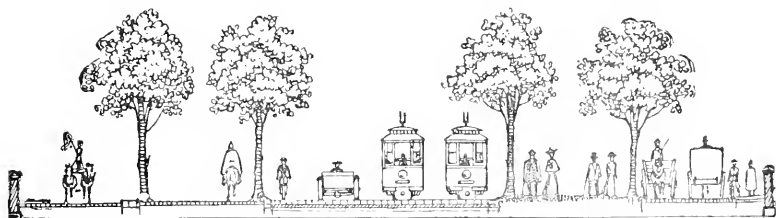
Dr. Mewes, of Dusseldorf, in his report to the International Congress in London, August, 1907, suggested that the following things should be combined in the process of town development.

- (a) **Municipal Land Purchase of Large Areas.**—A well thought out land policy is essential for all towns. Land purchase should be extensive—Frankfort, Mannheim, Hanover, Strassburg and Freiburg i. Br. own from one-third to one-half of the land in their precincts.

Municipal land may be utilised in one or all of the following ways:—

- (a) Sold, with registered conditions, to prevent misuse or excessive speculation;
 - (b) Built on by municipalities as at Strassburg, Freiburg and Schweinfurt, where municipal dwellings are let;
 - (c) Leased to individuals or companies, but preferably to societies of public utility.
- (b) **A General Plan** providing for main roads and transit facilities; careful grading of districts in zones; varied streets and open spaces; reservation of front gardens for future widening of streets, if necessary. As in Baden, Hamburg and Frankfurt, plots belonging to different owners should be pooled and re-apportioned, if necessary, after making the town plan;
- (c) **Building Bye-laws** varied according to zones and providing for: restrictions on intensive use of land; cheaper streets in suburbs and purely residential quarters; bringing down of the regulations for small houses as to thickness of walls, height of rooms and other details of construction.
- (d) **Local Railways** and tramways should be constructed to develop the spread of population as well as to serve districts already populated.

SECTION OF MAIN ROAD, WIESBADEN, GERMANY, showing tramways and motor tracks, cycle track, road for horse vehicles, foot promenade and riding alleys.



EXISTING PLANNING POWERS IN ENGLISH TOWNS.

Some interesting information as to the law and practice with regard to site planning and the laying out of new streets was submitted to the Association of Municipal Corporations by the Town Clerk of Leicester as the result of questions sent out in 1907 to a number of towns. The following is a summary of the chief points :—

Site Plans.—Plans of new streets for works actually being undertaken must be submitted to the local authority for approval, but except in rare instances, and then only by a straining of the law, no English town can insist on a plan of the whole of a building estate showing for approval the method in which it is proposed to lay out a building estate and the relations of intended streets to others. The bye-laws usually prescribe the deposit of plans in duplicate, and not more than four sections with information showing the names of owners of land dealt with, the points of the compass, the gradients and levels, and the size and number of the intended building lots.

Width of Streets.—As to width, streets are divided into classes, in respect of which the requirements of different towns vary considerably. In 63 towns 24 feet is required for carriage-way, with a footpath 6 feet wide on each side. By special provisions in a local act the streets in Barrow-in-Furness are classified as follows :—

- (a) Main thoroughfares (first class) 80 feet wide, with 40 feet carriage way and 20 feet footpaths.
- (b) Main carriage road (second class) 60 feet wide, with 36 feet carriage way and 12 feet footpaths.
- (c) Subsidiary front streets (third class) 40 feet wide, with 25 feet carriage way and 7 feet 6 inches footpaths.
- (d) A back street 20 feet wide must be constructed at the rear of a continuous line of dwellings, unless the Corporation otherwise allow.

In section 44 of the same Act it is provided that *the Corporation may at their discretion reduce the width of the street if an open space is left along one or both sides of the street in front of the houses.*

In a few other towns a discretion is given to the Corporation to vary the width of any street. Nottingham, Leicester, Bacup, Bolton and Huddersfield may in each case determine the width. In Sunderland there is power to increase the width to 50 feet for a leading thoroughfare, and 60 feet if the buildings in it exceed 27 feet in height ; but the Corporation must bear the *cost of pavement* of the increased width.

Direction and Position of Streets.—In most towns there is no power to alter or vary the direction or position of the streets shown on the plan, but some corporations have acquired exceptional powers by local Acts, and Leeds and

Nottingham have full power subject to a compensation clause, Blackburn, Bournemouth, Bradford and Brighton have certain limited discretions. Barrow-in-Furness, Huddersfield and Leicester Corporations may require the direction or position of a new street to be altered for the purpose of securing more easy and convenient communication with any other street near thereto. Bolton, Ealing, Liverpool, and St. Helen's possess like powers subject to compensation.

Construction.—There is considerable variation in the materials and character of construction. In Barrow there must be slag foundation of 12 inches for a first-class road, 9 inches for a second-class road, and 7 inches for a third-class road and 4 inches of macadam. Footpaths in Barrow must be flagged with flags 2 to 3 inches thick, whereas in Exeter tar paving is allowed for footways, and in Bournemouth 3 inches deep of gravel.

In many towns streets are required to be *paved with stone setts*, and provided with flagged footways, but often plans are passed for a street which will however not be "taken over" by the Council as a "highway repairable by the inhabitants at large" (see 150, Rural Housing Act, 1875), until further works have been carried out on it.

Building Line.—In a great many places the Corporation have power by local Acts to prescribe a building line, but *always subject to a compensation clause*. In Bournemouth, Birmingham, Leeds, Bolton, Eccles, and St. Helen's the power may be exercised in existing streets if they are narrow or inconvenient, or without a regular line of buildings.

Air Space.—The requirements as to *area* of air space at the side or rear of dwellings vary from a minimum of 100 square feet in Bacup to a minimum of 500 *square feet in Croydon*.

In 85 towns the minimum area is 150 square feet. Other typical minimum figures are as follows :—

Barnley, 120 square feet.	Coventry, 300 square feet.
Blackburn, 180 ,,	Newark, 400 ,,
Cheltenham, 200 ,,	Pembroke, 500 ,,

In Newcastle one-fourth of the entire area of the site, exclusive of the forecourt, must be open space ; in Huddersfield one-third, and in Southport one-half.

In 28 other towns the Corporation has a discretionary power to *vary the dimensions* or area of the open space to be left at the rear or side of dwellings.

Depth of Open Space.—The depth required varies in proportion to the height of the buildings, generally from 10 feet to 30 feet. In 52 towns the minimum depth for the lowest buildings is 10 feet ; in 14 towns the minimum depth is 15 feet ; in Liverpool the depth varies from 5 to 15 feet.

Great Yarmouth Town Council possesses a large corporate estate, and is applying some of the principles of Site Planning to its development. It is proposed to lay out at once an area of 18 acres on the North Dunes for 207 houses. 115 of which will be in terraces and 92 detached or semi-detached, along curved tree-planted streets, 36 to 45 feet wide, and to lease them for 999 years at rents varying from £1 6s. to £1 10s. for the terrace house sites, and from £5 5s. to £7 7s. for the others, thus bringing in a total of £418 per annum. Additional payments in respect of roads, drainage, and tree planting are estimated at about two years' rent. The scheme is especially interesting, because old Yarmouth was notorious for its narrow streets and rows.

POWERS NECESSARY FOR ALL MUNICIPALITIES.

In the application of Town Planning to England, all the foregoing methods might reasonably be adopted, but it would be necessary in the first instance to make special provision for dealing with the overlapping of areas above referred to, and the construction of big main roads and other means of communication between various districts. For this purpose the area to be planned would often have to be regulated by an authority covering a wider area than the local authority itself, but the powers of the larger body should be in addition to and not in derogation of the powers of the local sanitary authority.

Every urban sanitary authority should be empowered to prepare with respect to all or any of the land in the district, whether already built on or not, a scheme which should at least make binding provisions as to—

Streets—

- (a) The width, level, direction and method of construction of all new streets, and the proportion of such streets which shall be laid out as a carriage-way and footway respectively: together with the street lines and building lines in each case.

Dedication or Acquisition of Land—

- (b) The extent to which any land adjoining such street may be acquired by the local authority, or shall be dedicated to the public and vested in the local authority subject to compensation as provided in the schedule to this Act to any person or body of persons proved to have sustained actual loss by reason of the dedication of land other than that required for making any street the prescribed width.

Open Spaces and Sites for Public Purposes—

- (c) The parts of the land to be appropriated for open spaces, and sites for public buildings, institutions, and dwellings for the working classes, and for other public purposes.

Limitation of Rooms on Land—

- (d) The graduating by districts, streets, squares, and other areas of the extent to which sites shall be covered with buildings, and in particular the fixing of a *maximum number of rooms per acre* that may be built upon the land.

Building Zones—

- (e) The separation of particular districts, streets, and squares, in which the erection will not be allowed of buildings which are likely in working to cause the neighbouring inhabitants or the general public danger, injury, or annoyance by diffusing bad smells, thick smoke, or unusual noise.

Disfigurement of Public Places—

- (f) Proceedings against buildings which disfigure the streets or public places in towns or in country places.

Prevention of Dilapidation—

- (g) The plastering, painting, pointing, and keeping in general repair of buildings mainly serving as dwellings, and of all buildings situated on main streets and squares.

Places of Natural Beauty and Agricultural Belts—

- (h) The preservation, wherever practicable, of natural beauty spots, and of an agricultural area for allotments or small holdings.

Hire or Purchase of Land—

- (i) The extent to which any land in or adjoining their district may be hired or purchased or scheduled for future hire or purchase on the basis of its assessment for purposes of rating or taxation, subject only in the case of compulsory hire or purchase to the consent of the central authority.

Mr. Lever's Suburban Development Scheme.—Mr. Lever suggests the following scheme for municipal land purchase, site planning, and subsequent development. Land should be bought at £200 per acre and properly planned. Only the middle of the roads should be made up in the first instance, and in addition to widths of 80, 60 and 40 feet for the various classes of streets, the building line should be set back from 21 to 60 feet on each side of the roads. The cost of road making to be as under the Private Streets Works Acts, and charge on the frontages. The municipality should lease this land for 99 years, at cost price, and should offer to advance one-fourth of the cost of building cottages, but not more than £100 for each house. The other money for building could be raised partly by mortgage and partly by the capital of the individuals or societies building the houses.

At 10 houses to the acre the municipal outlay would be £200 for the land, and from £500 to £1,000 for the loan, according as the house cost £200 or £400 to build, so that the total would be from £700 to to £1,200 per acre. The loan charges on this at $3\frac{1}{4}$ per cent. for 80 years would be £2 10s. to £4 5s. per house, and a ground rent could be fixed on each house accordingly. These ground rents would be perfectly secure, as they would be a first charge, ranking before any other claimants.

An Interesting Suggestion.—Planning and land purchase are necessary in some measure, even in purely rural villages, and the following interesting suggestion made by a Surrey landowner (Mr. Charles Hodgson), chairman of the Wonersh Parish Council, would be well worth carrying into effect with perhaps some increase in the proportion of land to population, and a right of appeal from the County Council.

"Every community should have the power to register a piece of building land in or adjoining the village, as the building land of the village, giving the owner power of appeal to the County Council to prevent arbitrary or unsuitable registration, and in any case the approval of the County Council to be obtained to the registration.

"Land at the rate of one acre per 1,000 inhabitants to be registered, and such land to be registered at its capital or selling value, such value to be fixed by the owner and to be assessed for local and Imperial taxation accordingly."

American Schemes for Town Planning.—H. G. Wells, in his book "The future in America," describing the work of the Metropolitan Parks Commission says:—

I suppose no city in the world (unless it be Washington) has ever produced so complete and ample a forecast of its own future as this Commission's plan of Boston.

An area with a radius of between 15 and 20 miles from the State House has been planned out and prepared for growth. Great reservations of woodland and hill have been made, the banks of nearly all the streams and rivers and meres have been secured for public parks and gardens, for boating and other water sports; big avenues of vigorous young trees, a hundred and fifty yards or so wide, with drive ways and riding ways, and a central grassy bank, for electric tramways have been prepared, and indeed the fair and ample and shady new Boston—the Boston of 1950—grows visibly before one's eyes.

I found myself comparing the disciplined confidence of their proposals to the blind enlargement of London, that, like a bowl of viscid human fluid, boils sullenly over the rim of its encircling hills and slops messily and ugly into the home counties.

A PLEA FOR AN AGRICULTURAL BELT.

Miss Sybella Gurney, who as the honorary secretary of the Co-partnership Housing Council has done a great deal to forward better planning in a practical way, urges strongly and very properly the extreme importance of securing an agricultural area near all urban centres. She directs attention to the fact that the problem is becoming more urgent and difficult in proportion as the open countryside recedes further and says:

"The preservation of an agricultural belt is important for many reasons, partly because it brings the country within the reach of all, partly because of the advantage to health thus caused to the town dwellers, partly because in this way an agricultural population is maintained, provided with a market at its doors, and prevented by its situation from leading a life too retired and too cut off from human intercourse. It is on a large scale a repetition of the advantage of mixing classes in a suburban district. It is far better for both town and country populations that they should be to some extent intermixed.

But can we trust local authorities to provide such agricultural belts? The answer I fear must be no, the temptation to increase the high rate-paying area is too great—further it is obvious in any case, that the areas of existing urban authorities neither leave room for such belts or for the planning of the new districts so urgently needed. What happens at present is that new districts grow up anyhow, often under a rural authority, and are spoilt before a new urban authority is constituted, or they are added to an old one.

What we need is the mapping out of England by a central commission into such scientific building areas and agricultural belts. The new scientific building areas will often cover much more than one local authority. The local boards which are to deal with the development of such areas, must therefore represent all the authorities concerned, and should also include a proportion of experts on the matter of town planning. Such boards would deal with railways, tramways, high roads, as part of the general plan, and would be of the greatest importance. They would include the functions of traffic boards with that of makers of the general plan, and co-ordinators of local plans. It is an interesting sign of the times that Mr. Charles Booth approved and Lord Ribblesdale seconded a resolution carried at a recent conference of London District Authorities in favour of the proposed London Traffic Board having 'Advisory powers of Town Planning.'

BYE-LAWS.

In the planning and development of sites, however, it will be found that the various building bye-laws will have a far-reaching influence on the cost, appearance, and convenience of the dwellings erected, and they deserve some consideration in view of the need for reform in many respects.

Alterations in the Bye-laws.—New Model Bye-laws were issued by the Local Government Board in 1903 for Rural Districts, and in 1904 for Urban Districts. It is open to the council of a district partly urban and partly rural to adopt parts of the urban and the rural model code, and so frame a blend that may suit the local requirements.

The Urban Bye-laws have been slightly modified in several respects. Attics may now be built on nine inch walls above the second storey, if within the limit of height. The conditions as to the erection of one storey buildings of galvanised iron, etc., have been modified so as to permit of greater elasticity in the distances of buildings from each other, according to size. Secondary roads are permitted in a larger number of cases. Concrete covering of sites may be *four* instead of six inches thick. A note to clause 13 suggests a kind of town planning, or separation by districts, for the application of regulations as to building on sites subject to floods. The Board also state they would be prepared to consider a proviso allowing walls to be constructed of steel framing. Tile hung timber framing is to be allowed above the first storey without requiring brick backing. The details as to the exact composition or nature of several parts of the building have been omitted or made more general; walls 35 feet long are differentiated (as to the required thickness) from those longer than 35 feet. Cement concrete is omitted from the materials for walls that must be *one-third* greater in thickness than the figure prescribes for brick walls; an alternative clause is provided to that requiring party walls to be carried through the roof twelve inches, enabling walls to be simply brought up to the under side of the roof. The size of windows is modified slightly in certain cases.

Bye-laws in Rural Districts.—A rural district council has no power conferred upon it by the Public Health Act, 1875, to make bye-laws, but it can obtain the power in either of three ways:—

(1) Apply to the Local Government Board for an order investing the council, under sec. 276 of the Act of 1875, with the power of an urban authority under that Act for the purpose of making bye-laws.

(2) Adopt so much of Part III of the Public Health Acts Amendment Act, 1890, as can be adopted by rural district councils, and thus obtain power to make bye-laws in respect of new buildings and the sanitary condition of buildings without any intervention on the part of the Local Government Board or county council. These powers are conferred by sections 157 and 158 of the Public Health Act, 1875, as extended by section 23 of the Public Health Acts Amendment Act, 1890, and are not covered by the Local Government Board rural model code of bye-laws.

(3) The Local Government Board may under section 5 of the Public Health Acts Amendment Act, 1890, declare any of the provisions contained in that Act to be in force in a rural district or part of it.

The rural model code relates to eight matters only:—(1) the structure of walls and foundations of new buildings for purposes of health; (2) the sufficiency of space about buildings to secure a free circulation of air; (3) the ventilation of buildings; (4) the drainage of buildings; (5) water closets, earth closets, privies, ashpits, and cesspools in connection with buildings; (6) the closing of buildings unfit for human habitation; (7) the keeping of water closets supplied with sufficient water for flushing; (8) the observance and enforcement of such bye-laws by requiring notices and plans.

The structure of walls and foundations of new buildings is limited to purposes of health; stability does not come in, as is the case in London. Wooden cottages may therefore be built where the rural code obtains or where the urban code has been adopted with the exemption clause, or of course where no bye-laws exist.

Out of 667 districts 427 have bye-laws with respect to new buildings. According to a return obtained in 1905 urban bye-laws were then in force in the whole or part of 283 rural districts; bye-laws on the rural model existed in the whole or part of 138 rural districts; and in 245 (now 240) rural districts there were no bye-laws as to new buildings, and consequently no power to supervise.

Unfortunately the local authorities have so long been slaves to the old methods of land development and house building, engendered by the old bye-laws, that they nearly all of them continue to bug their chains and work under the old bye-laws, instead of availing themselves of the new liberties which, although but small and few, are steps in the right direction.

Bye-law Reform still needed.—On the other hand, some of the authorities who are trying to secure a more rational set of bye-laws find that the central authority cannot help them to carry out their good intentions. For example, bye-laws may be made prescribing the minimum height of rooms, but not the minimum area, although the latter is the far more important of the two.

The Levenshulme District Council were recently informed by the Local Government Board that "district councils have no power under the existing law to make a bye-law prescribing the minimum area of living rooms or sleeping rooms, and the Board could not confirm any bye-law with that object."

New Styles of Streets Wanted.—So with regard to new streets. The paved or macadamised road surface about 40 feet wide required by the bye-laws for all kinds of streets (except secondary approaches) is not only expensive and unnecessary, but also objectionable from the aesthetic and hygienic point of view. It ought to be quite sufficient if side streets used solely as approaches to private residences were allowed to have only a 16 feet to 20 feet macadamised road, provided the spaces between the houses be increased so as to substitute air space for road space. Under present conditions the roads of newly developed estates on the outskirts of towns cost from £200 to £500 per acre, or more than the land itself in many cases.

In many districts, especially in the North of England, any departure from the normal type is rendered impossible, in consequence of the regulations about paved streets. The cost of 40 feet of road paved with granite setts in front, and another of 16 feet to 20 feet at the back, is so great that in the interests of economy it is necessary to reduce the frontage of each house to the lowest possible minimum, and thus crowd the houses in rows. No other policy is remunerative financially; thus the existing bye-laws have the effect of stereotyping the worst methods of house building.

The monetary value of a concession allowing cheaper roads may be put at over £100 an acre, and in the case of land costing £200 an acre, or less, this would allow of one additional acre in every two being given up for open spaces in the shape of gardens, village greens, and public places.

In this connection the following figures will be most instructive, indicating as they do how often the *cost of developing sites* under present conditions exceeds the cost of the land itself.

Costs of Land and its Development in the case of a number of municipal cottages erected on open land.

District	Cottages.	Land.			Roads and Sewers.			Total site cost per cottage.
		Area of land.	Cost of land.	Cost of land per acre.	Cost of development, i.e., roads and sewers.	Cost of development per acre.	Cost of development per cottage.	
		Acres.	£	£	£ s. d.	£	£ s. d.	£ s. d.
Aberystwith	24	$\frac{1}{2}$	750	1500	31 0 0	168	7 0 0	38 0 0
Altrincham	10	1	56	56	5 10 0	240	24 0 0	29 10 0
Bangor	43	1	1580	1580	36 10 0	324	7 10 0	44 0 0
Barking Town U.D.	85	3	1365	555	16 0 0	1782	21 0 0	37 0 0
	72	$2\frac{1}{2}$	975	390	13 10 0	282	9 15 0	23 5 0
Barnes U.D.	67	$2\frac{1}{4}$	1600	700	24 0 0	960	14 6 8	38 6 8
Burton-on-Trent M.B.	88	$5\frac{1}{4}$	GR 175	875	50 0 0	1850	21 0 0	71 0 0
Croydon C.B.	86	$3\frac{1}{4}$	1571	480	18 5 0	2122	24 15 0	43 0 0
Darwen	53	$1\frac{1}{4}$	1160	875	22 0 0	1855	35 0 0	—
Ealing M.B.	139	5	4000	800	30 0 0	2500	18 0 0	48 0 0
Finchley U.D.	60	$4\frac{1}{4}$	1850	390	31 0 0	2030	33 10 0	64 10 0
Folkestone M.B.	50	2	1130	565	22 10 0	1071	21 10 0	44 0 0
Grays U.D.	25	$\frac{3}{8}$	200	300	12 0 0	229	13 5 0	25 5 0
Hereford	21	$\frac{1}{2}$	615	1845	29 5 0	—	—	—
	108	$4\frac{1}{2}$	2738	600	25 10 0	2160	20 0 0	45 10 0
Hornsey M.B.	60	$2\frac{1}{2}$	2060	1000	34 10 0	—	—	—
	140	6	3600	600	25 10 0	—	—	—
Llandudno U.D.	51	$3\frac{1}{2}$	2025	1124	40 0 0	1926	39 10 0	77 10 0
Merthyr Tydfil	100	$3\frac{3}{8}$	GR. 69	1700	17 0 0	406	4 10 0	21 10 0
Neath M.B.	18	$\frac{1}{2}$	125	600	15 10 0	—	—	—
Richmond M.B.	132	6	4200	700	31 10 0	1857	14 0 0	45 0 0
Risca	50	2	1400	700	14 0 0	340	7 0 0	21 0 0
		part of						
Sheffield (HighwincoBank)	73	60	10188	170	9 15 0	—	45 0 0	54 15 0
Wrotham	12	$1\frac{1}{2}$	150	100	12 10 0	170	10 0 0	22 10 0
<i>Land not open:</i>								
Stretford	40	$1\frac{1}{4}$	1300	1000	25 0 0	900	22 10 0	47 10 0
Sheffield (Edmund Road)	70	2	5944	2972	85 0 0	1615	23 0 0	108 0 0
Leigh U.D.	34	$\frac{1}{4}$	880	3520	25 10 0	379	44 0 0	69 10 0

One example of a better system has been provided in Earswick Model Village, where the macadamised roadway, just wide enough for two vehicles to pass each other, is bordered by strips of grass and a simple path.

Road in Earswick Model Village.



STATION AVENUE, EARSWICK—BLOCK OF PARLOUR COTTAGES.
Rent £4 10s. per quarter, for 7 rooms.



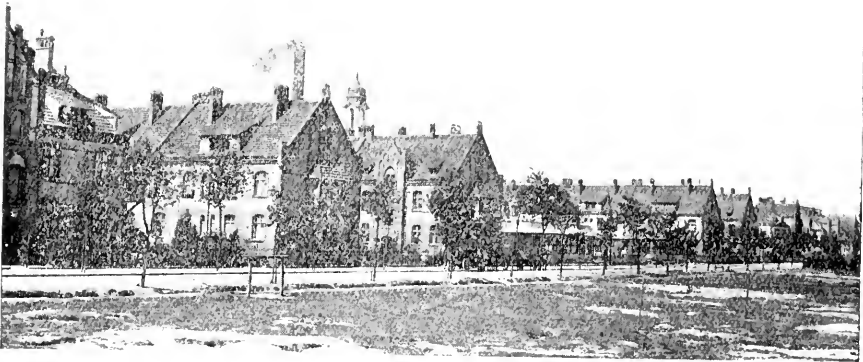
POPLAR GROVE, STATION AVENUE, EARSWICK—LABOURERS' COTTAGES.
Rent per week, 4 6 for 5 rooms.

Wildau Garden Village (near Berlin).

Showing houses surrounded by gardens instead of macadam. Note however the unnecessarily 'heavy' type of building. Cost £119 per room inclusive.



One of the Groups—Schwartzkopff's Works, Wildau, Germany



General View—Wildau Model Garden Village.

SITE PLANNING.

A proper system of Site Planning will do a great deal in helping to solve the question. Given the necessary alterations in the bye-laws they will enable the ground to be so planned as to secure the maximum of open space with the minimum of macadamised road surface, while permitting the erection of an equal number of houses with the most diversified types of open spaces in connection therewith. An excellent example of the way in which the same area can be planned in the two different methods above described is to be found on the adjoining page, where there is first shown an estate of $4\frac{3}{4}$ acres planned in the usual way, with all the buildings abutting and fronting directly on 1,555 feet of rectilinear roads and providing for 75 houses, with no open spaces except the back gardens and a small strip of front garden. Secondly, there is shown the same estate with only 1,130 feet of curved roads, and the same number of houses and buildings arranged in crescents, quadrangles, or other forms, round open spaces abutting on the roads. In the one case the owner would have to pay, on the average, for 20 feet of road frontage half-way across the street in respect of each house, whereas in the second case the average road frontage would only be 15 feet per house or a reduction of 25 per cent. in cost, not to speak of the vastly improved appearance of the estate. In any case it is to be hoped that the old style of fronting every house on and parallel with the street will be departed from more frequently than it is at present. A multiplication of areas arranged like that under consideration or like that of the Leigh estate of the Kent Cottage Company, would materially reduce the cost of road-making, sewer construction, and other items of site development.

Another method is that adopted on the model workmen's colony of L. Schwartzkopff's engineering firm, at Wildau, a few miles outside Berlin. Here the dwellings are built in short terraces at right angles to the road, and surrounded by gardens, the immediate approach to each terrace being a simple pathway no wider than a country lane.

The firm purchased about $11\frac{3}{4}$ acres of land for £1,750, and during the years 1900-6 built on it 76 houses somewhat similar to those on the illustrations, each containing four dwellings.

They comprise 255 dwellings with two rooms at 5/- per week, and 26 dwellings with four rooms at 8/8 per week. The cost of building was £73,250, or £119 per room.

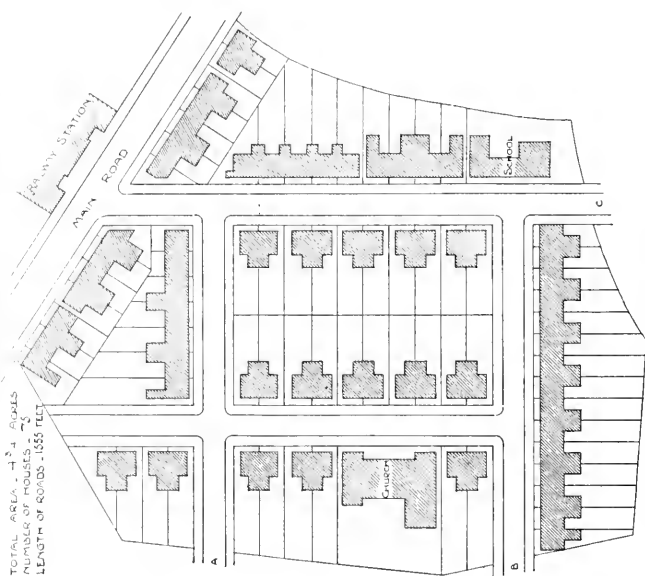
The Kent Cottage Company at Leigh has some 32 dwellings arranged in a kind of quadrangle, round a central green and approached by a simple road, costing only about £80.

A striking proof of the need for revision of the bye-laws in this respect is to be found in the fact that Hampstead Garden Suburb Trust, who desired to imitate the above-named examples and develop their estate of some 240 acres on these lines, actually found it necessary to go to Parliament and get a special Act passed enabling them to vary the provisions of the bye-laws of the Hendon Urban District Council as to the construction of new streets.

The Two Methods of Planning.

(By kind permission of Garden City Association.)

PLAN OF AN ESTATE DEVELOPED UPON THE USUAL LINES



ANOTHER METHOD OF DEVELOPING THE SAME ESTATE



Economy in Site Planning with greater diversity of open space and better aesthetic effect, shorter roads, but same number of houses.

Site Plan Ealing Tenants.



Site Plan of Estate of 31 acres for Ealing Tenants Limited. The black rectangles indicate the houses and other buildings which border on a proposed tree lined avenue and other streets. The darkly shaded areas are recreation grounds. The shops and public buildings are grouped together near the centre of the main avenue.

The development of the Ealing Tenants' new estate of 31 acres has been crippled in several most valuable features by the stereotyped rigidity of the street bye-laws. Although the area has been admirably planned, and the number of houses to be built limited to 13 per acre, the same hard and fast rules have to be applied to the new streets as are enforced on the most overcrowded and "jerry-planned" estate permitted by law to exist.

Limitation of Rooms per Acre.—This brings up the question of the limitation of the intensive use of land for building purposes. It is now notorious that where law and practice permit of the largest possible number of rooms to be erected on a given area of land, the price of such land and the adjoining areas is forced up to a high figure far above its normal value. The price of land per *square yard* in the suburbs of Manchester and Liverpool, where dwellings are of two stories, is no higher than the price of land per *square foot* in the suburbs of Glasgow and Edinburgh, where block dwellings and tenement dwellings are the rule. Hence a vicious circle is set up. Intensive use of land forces up the price, and high prices call for the intensive use of land. The proposal in some quarters to limit the number of *houses* to the acre would be of little value in the long run, because houses may be of any size. It is necessary, therefore, to graduate each town area into building districts, and prescribe a maximum number of *rooms* per acre, varying with the situation of the land, its cost, and its distance from the centre.

In Manchester the building bye-laws have been under consideration for nearly two years by the Improvements Committee, and in their modified form have been sent to the Local Government Board for approval. Among the new proposals are the following :—

Open spaces to be provided with each dwelling-house, so that including the site and half the width of the adjoining streets co-extensive with each dwelling-house, there shall be an aggregate area of not less than 150 square yards if within a radius of one mile and a half from Manchester Town Hall, and beyond that zone 200 square yards.

It is not yet known whether the Local Government Board will sanction this bye-law.

The drawback to this method of securing adequate open space is that it tends to make all gardens uniform in size, and prevents that variety in form, distribution, and size of open spaces that is so desirable from both a practical and an aesthetic point of view.

Some of the best examples of site-planning are to be found on the estates of the various Co partnership Housing Societies, the advantages of which, in developing a proper system of site-planning, are thus described by Mr. Raymond Unwin :—

“There are certain advantages in very large gardens and the ownership of a very wide area of land. These advantages, in the nature of the case, can only be enjoyed individually by a very few rich folk, but by the introduction of Co-partnership in housing it is possible for great numbers of people living in quite small cottages to enjoy a share of nearly all these advantages, and the architect must specially rejoice in every scheme which will enable him to deal comprehensively with residential areas and particularly with areas devoted to the smaller class of house and cottage.”

Advantage may be taken of spots of interest or beauty on the ground. *Houses may be grouped* around these spots, around open greens : or in many other such ways may be arranged to take advantage of aspect and outlook by departing a little from the usual regular plot ; and in addition to sharing the responsibilities and profits of house owning, it becomes easy to arrange for the tenants to share also the enjoyment of open spaces, tennis lawns, play grounds for children, and particularly beautiful spots or views which could not be secured to a series of detached individuals.

Not only so, but the whole spirit of co-partnership suggests the grouping of buildings, and those whose requirements or whose income cause them to want quite small houses need not necessarily be banished into back streets, but houses of different sizes can be grouped together, thus introducing variety of treatment of the buildings and giving the architect an opportunity to design picturesque groups such as adorn our old village streets where we always find a most complete admixture of the different sizes of house, the larger houses of the doctor, the maltster, or the retired storekeeper being intermixed and even joined on to the smaller houses of the village wheelwright and smith, or the tiny cottage of the shepherd or the ploughman.

As these bodies correspond very largely to what are called on the Continent “Societies of Public Utility,” a few words as to their respective methods, work, and functions may be useful.

SOCIETIES OF PUBLIC UTILITY.

Combination of Public and Private Enterprise.

The function of these societies abroad is mainly to do the building of new houses on “public-spirited” lines in cases where the financial resources, administrative restrictions, or other limitations of the municipality render it difficult or undesirable to undertake the erection of the dwellings. They effect their maximum of efficiency when building on land leased to them by the municipality, but they do not confine their operations to such sites, and they often become freeholders of both land and houses.

In any case they play an important part in town development abroad, and are probably destined to extend largely in this country in the future.

There were 715 of such societies in Germany in April, 1906, to which the Imperial and National Exchequers had lent 60,000,000 marks, while the National Insurance Institutions had lent 100,000,000 marks, or a total of £8,500,000 from public funds. This total had advanced in 1907 to over £10,000,000.

The conditions for receiving help from the community are that they should be bound in their articles of association :—

1. To seek the main object of providing in houses built or bought by them, wholesome and suitably arranged dwellings for families of the working classes at low rents.

2. That the dividends payable to the members be restricted to not more than 4 per cent. on the amount of their shares.

3. That in case of liquidation not more than the nominal amount of the shares be payable to the shareholders, any surplus being used for public purposes.

The chief ways in which towns can help such societies are:

1. By providing them with sites at a low charge and allowing delay in the payments for the same.

2. By placing at the disposal of the societies without charge the co-operation of the building officials of the town.

3. By remitting in their favour part or the whole of the cost of streets and sewers, or by deferring for a considerable time payment of the costs of making the same.

4. By taking some of the shares of the societies or *guaranteeing the interest* on their bonds.

5. By helping them to obtain loans cheaply and for extended periods.

6. By acting as intermediary and guarantor in connection with loans from the Government and the Insurance institutions.

DEVELOPMENT OF CO-PARTNERSHIP HOUSING.

The first society that attempted to establish a truly co-operative system of owning houses was the *Tenant Co-operators Limited*, formed in 1888 by the late Edward Vansittart Neale and others. The society acquired five estates, and has now property which cost £28,600. In addition to paying all expenses, including four per cent. on capital and providing a reserve, dividends of 9d. to 2s. 6d. in the £ on the rent have been placed to the loan and share accounts of the tenant members.

The Ealing Tenants Limited (page 183 Handbook) based their society on the principles of the Tenant Co-operators' Society, modified however so as to make the society more thoroughly co-operative in the sense of springing from and relying upon those who were to benefit by it. The means were

- (1) To confine operations to a limited area, so that all the tenants of the society might be neighbours who could know one another and act together.
- (2) To require of each tenant, as far as possible, that in making himself a member he should be responsible for a substantial sum in the share capital—say £50.

At the end of June, 1907, this society had grown till its property stood at £62,000, including 120 houses and an estate of 32 acres still unbuilt upon. The active local life among its tenants, and their great interest in the society, are most noteworthy. An excellent social club and institute has been established, where lectures, debates, concerts, games, dances, and other social meetings are held.

A boys' club, a ladies' sewing circle, a tennis club and a cricket club are also in existence. The Ealing Tenants have now been followed by quite a little crowd of societies on even better initial lines.

In 1905 the Co-partnership Housing Council was formed as a propagandist and advisory body to promote and guide these societies, so that considerations of site planning, proper grouping, with healthy and artistic construction, have now greater weight than in the earlier days.

In addition to this a federation (The Co-partnership Tenants Ltd.) has been formed, in 1907, for business purposes, and especially to facilitate the raising of capital.

It is during the last three years that the various societies have begun to do their work on the most useful lines.

The methods adopted by these societies are briefly as follows:—

- (a) To secure suitable building land around a city or an industrial town, and plan the same as regards roads, number of houses to the acre, open spaces, and arrangement of buildings so as to ensure for all time healthy and cheerful houses and surroundings for the tenants.
- (b) To erect substantially-built houses, provided with good sanitary and other arrangements for the convenience of tenants.
- (c) To let the houses at rents which will pay a moderate rate of interest on capital (at present 5 per cent on shares, and 4 per cent on loan stock), and meet working expenses, repairs, depreciation, etc., and to divide the surplus profits among the Tenant-Members, in proportion to the rents paid by them.

Each tenant-member's share of profits is credited to him in shares until his share capital equals the value of the house in which he lives, *when it is paid in cash.*

The following table shows the *progress of the societies* in existence at Midsummer, 1907:—

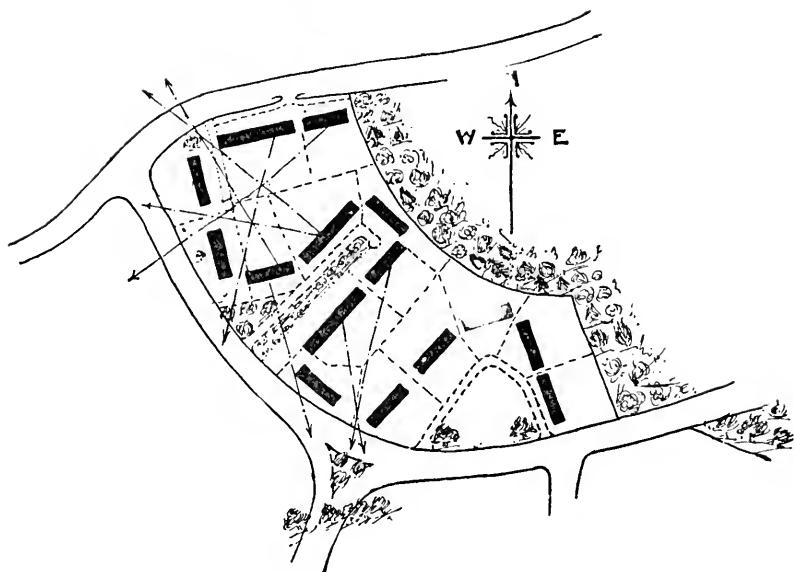
Name of Society.	Date Formed	Number of Members.	Number of Houses.	Capital at Start.	Present Share Capital.	Loan Stock.	Value of Property.
				£	£	£	£
Tenant Co-operators	1888	320	122	500	5,286	9,030	28,680
Ealing Tenants	1901	182	120	300	8,926	13,935	62,000
Sevenoaks Tenants	1903	57	53	700	1,200	3,500	13,500
Leicester Tenants ...	1903	40	...	390	520	250	...
Garden City Tenants	1905	120	174	600	6,126	16,504	39,000
Bournville Tenants	1906	66	20	...	2,271	1,165	4,000
Manchester Tenants	1906	30	...	...	2,060	670	...
Hampstead Tenants	1907	139	10	...	2,693	...	...

The following details as to sites, rents, cost of building and roads are not as full as in the case of municipal dwellings, but have been derived from such statistics as were available:

Statistics of Co-partnership Housing Estates.

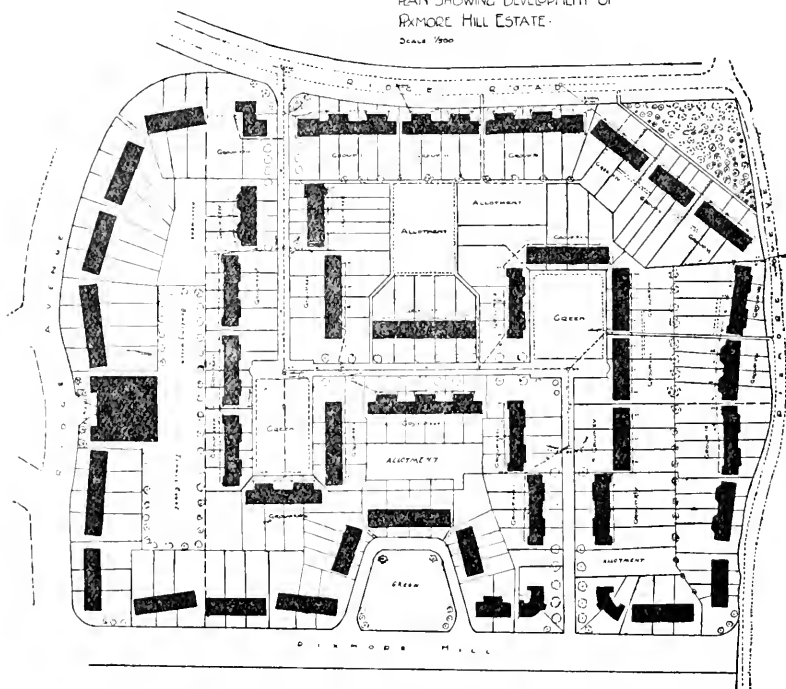
Name and Situation of Estates.	Number of Houses.	Rooms in each.	Weekly Rents.	Cost of Building	Area of Sites.	Cost of Sites.	Cost of Roads, Sewers, etc.
EALING TENANTS—							
Woodfield Road ...	8	four	9/6 to 20/-	5½ per foot cube	16½ by 120 ft. or 220 square yards per cottage.	£60 per plot	Included in cost of site
...	46	five					
...	55	six					
...	2	seven		£360 per house			
...	1	eight					
SEVENOAKS TENANTS—							
S. Botolph's Avenue...	25	six	8/9 to 12/-	£6,000	1½ acres	£700	£500
Holyoake Terrace ...	34 In course of erection.	five	6/6 to 7/6	£3,700 (part only)	2½ acres	£1,450	£400
GARDEN CITY TENANTS— (Letchworth, Herts)							
Eastholm Green, Norton Way, N.	14	* 5 to 9 & bath	5/9 to 15/6	£6,000	6½ acres	Ground rent £5 to £15. per acre	7/- per lineal yard of road for small side or approach roads only.
Westholm Green, Norton Way, N.	32	* 4 to 7 & bath	5/9 to 9/6	£9,000	6 acres		
Bird's Hill ...	70	* 4 to 10 & bath	4/9 to 15/-	£19,000†	7 acres		
Pixmore Hill ...	{ 168 projected 70 erected	* 4 to 7 & bath	4/6 to about 8/-	...	14 acres		
Various ...	23	* 4 to 12 & bath	3/9 to 25/-	£3,500	...		

* Bath in scullery.



SITE PLAN OF BIRDS HILL, LETCHWORTH, GARDEN CITY TENANTS.
Area 7 acres 0 roods 25 poles—seventy houses.

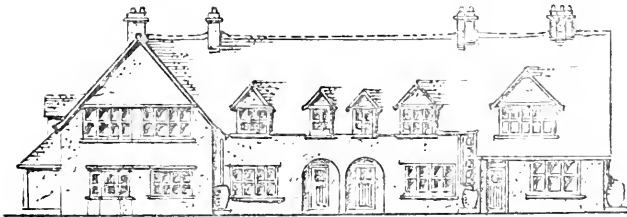
GARDEN CITY TENANTS LTD.
PLAN SHOWING DEVELOPMENT OF
PIXMORE HILL ESTATE.
Scale 1/500



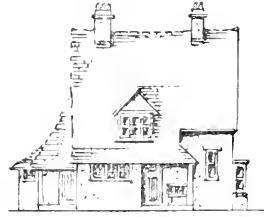
SITE PLAN OF PIXMORE HILL ESTATE, GARDEN CITY TENANTS.
Area 13 acres 3 roods 29 poles—168 houses.

Co-partnership Housing.

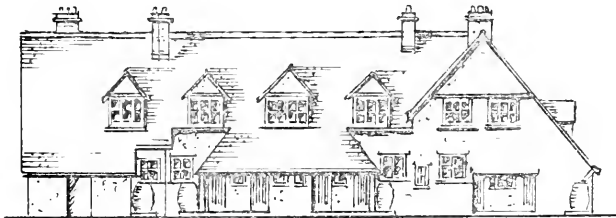
Scale 1/32 inch = 1 foot



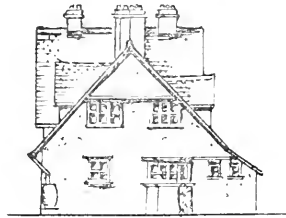
Front Elevation



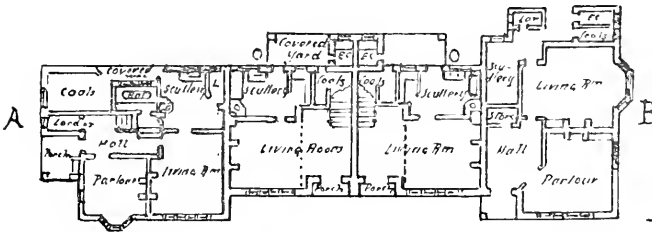
End Elevation A



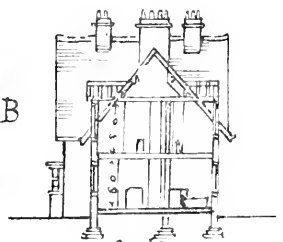
Back Elevation



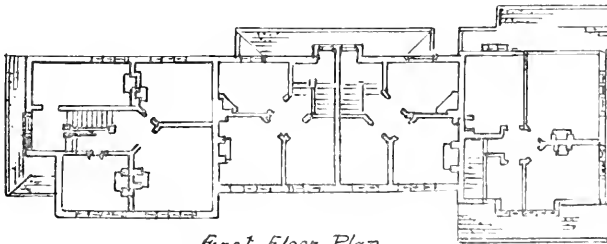
End Elevation B



Ground Plan



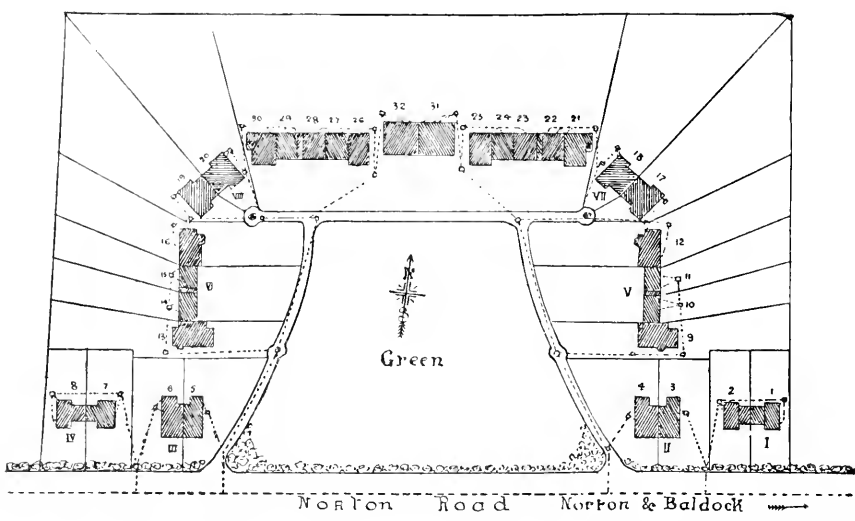
Section



First Floor Plan

COTTAGES ON BIRDS HILL, GARDEN CITY TENANTS.

Site Plan, Westholm Green.



SITE PLAN OF WESTHOLM GREEN, LETCHWORTH, GARDEN CITY TENANTS.

Area 5 acres 3 roods 29 poles—thirty-two houses.

Sites have been acquired for development on similar lines as follows :
Ealing.—Thirty-eight acres, on which about 500 houses will be erected.

Garden City Tenants.—Thirty-four acres, upon which 300 houses are being erected, and will be completed at the end of this year. Further land is being secured.

Sevenoaks.—Five and a half acres, on which 60 houses are being erected.

Bournville Tenants.—Twenty acres, on which about 200 houses will be erected, and the Society has an option of further land.

Hampstead Tenants.—Forty acres, on which about 480 houses will be erected.

Fallings Park Tenants, Wolverhampton.—Twenty acres, on which about 240 houses will be erected.

Oldham are acquiring land and will build at the rate of 10 houses per acre.

Manchester.—Eleven acres, on which 130 houses are to be erected.

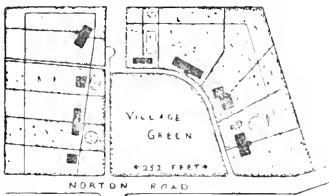
Leicester (Anchor).—Fifty acres, on which 500 houses are to be erected.

A Society is being formed at Warrington to take up 42 acres, and erect 500 houses. Also at Harborne, Birmingham, to take up 53 acres and erect about 530 houses. Other societies are in course of formation at Beacon Hill, Bromley, Brighton, Berkhamstead, Cardiff, Hindhead, Oxford and Swansea.

HOW TO FORM A SOCIETY.

The order of progress is as follows : First obtain your society, then your capital, then your land, and then your houses. In every town there are a few men and women who would like houses with large gardens at a fixed reasonable rent, undisturbed possession, pleasant surroundings, and the means of accumulating property to stand in good stead in later years. They meet together as a group to talk over matters, and quickly discover that instead of being bound to consider single 20 foot frontages at high prices, as they would acting individually, they can talk of buying or leasing an estate of five or six acres at a materially reduced wholesale price. Even if the land costs £400 per acre, they can secure a plot of land with 400 square yards for less than £2 per house per annum. Having decided to make discreet enquiries through a representative, they meantime spend two or three pounds for books of rules, application forms, minute book, stationery, etc., with the help of the Co-partnership Council (6, Bloomsbury Square, W.C.), who will advise as to the registration of the society when *eight members* each taking one share are ready to sign the rules for registration. These eight members generally constitute the provisional committee of management till the society is registered, when they retire and a full list of officials—president, secretaries, treasurer, committee, auditors, etc., are appointed in accordance with the rules. The shares are recommended to be of the value of £10, and can be paid up by instalments. The next step is to select a secretary and a registered office and to draw up a prospectus, which should include a plan and full description of the estate if one has been secured.

The most vital part of the work is the planning of the estate and the choice of a suitable architect to advise the Plans Committee as to the building, which should in all cases be so controlled as to harmonise with the general scheme. If building is done by direct labour a saving of 10 to 15 per cent. may be effected by securing a good manager, who should be in close touch with a specially appointed Works Committee. There should also be a Finance Committee and possibly an organising secretary for the purpose of raising capital. The accounts should be audited by a respectable and trusty firm of chartered accountants, and rigidly scrutinised by the Finance Committee, so as to give every pledge of credit to the outside public as well as the shareholders.



Plan showing arrangement of Houses round Common Green.



Pair of £150 Cottages Exhibited by Co partnership Tenants' Housing Council, Cheap Cottages Exhibition, 1905.

SITE PLAN OF EASTHOLM GREEN, LETCHWORTH, GARDEN CITY TENANTS.
Area 6 acres 2 roods 11 poles—fourteen houses.

CHAPTER X.

GARDEN CITIES AND GARDEN VILLAGES.

GARDEN CITY (Letchworth, Herts.)

Municipalities are provided with an excellent experimental area for object lessons in Town Planning and Site Planning schemes at Garden City (Letchworth), where public land ownership, planning of main roads and side roads, the formation of agricultural belts, the division of land into manufacturing, trading, and residential districts, the reservation of open spaces, new types of roads and grouping of houses, and the leasing of land to those representing varied forms of building enterprise, are all to be found more or less exemplified. It is true that the means of communication at present leave much to be desired, and this is one of the greatest drawbacks to the rapid development of the new city, but the earliest and most elementary stages of town development can be studied here with considerable advantage.

A brief account of the principles, plans and ideas underlying the Garden City movement is contained in pp. 186-190 of the Housing Handbook, and it will be interesting to compare this with the actual work carried out so far in the establishment of the first Garden City between Hitchin and Baldock.

This experiment already has a literature of its own, and it will only be possible here to give a skeleton outline of the main features of the new city.

In 1903 First Garden City Ltd. was registered under the Companies Acts. Capital £300,000 in £5 shares, limited to a cumulated dividend of 5 per cent. per annum; *all further profits to be devoted to the benefits of the town and its inhabitants.* The head office is at Letchworth, Herts.

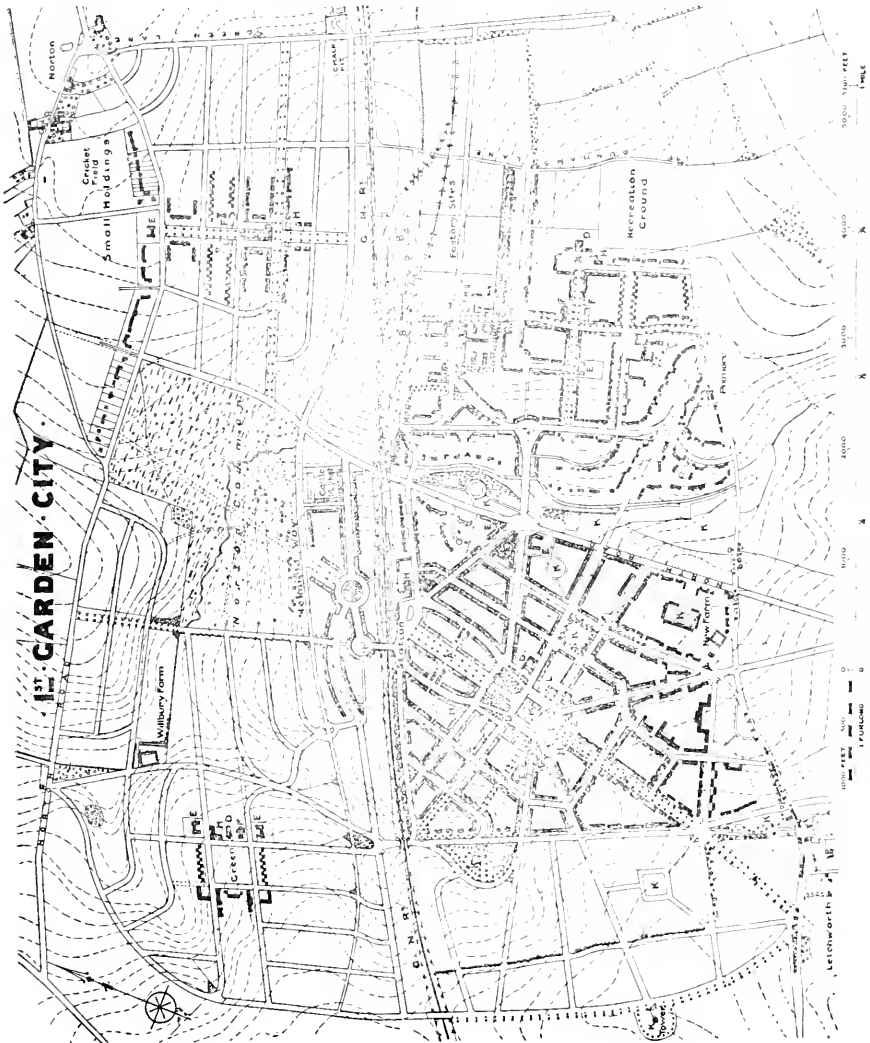
The site was bought from several owners and formed into a compact estate, the shape of an egg, measuring three miles from north to south, and two-and-a-half miles from east to west, having an average altitude of 300 feet, and containing 3,800 acres, the original cost being £40 per acre. It is 34 miles from London (Kings Cross), or 40 minutes by train, and $1\frac{1}{2}$ miles from Hitchin.

The subsoil is chalk, the upper part being sandy loam; in some parts clay, with beds of sand and gravel. The soil is specially suitable for flower culture, and a thousand varieties of herbaceous perennials are being planted in various reserved plots and other unoccupied spaces, while 250 varieties of trees and shrubs have been planted as well.

There are two main divisions—the Town Area of 1,200 acres which occupies the centre, and the Agricultural Belt of 2,600 acres, which surrounds it. The Great Northern Railway to Cambridge runs through the middle of the estate, where a temporary station has been made.

The Plan of the Town Area is shown herewith. Existing country roads, commons, parks, plantations, trees, and other features of natural beauty have been preserved and worked into the plan with due regard to the natural contour of the land. The following districts have taken shape already.

Central Square.—South of the railway, with roads of ample width radiating from it in all directions, so as to give easy access to all parts of the city, and to afford glimpses of the open country from the centre.



Cottage Exhibition Areas.—The 85 cottages, built in 1905, are north of the railway, between the station and Icknield Way. The 52 cottages, built in 1907, are south of the station and west of Norton Way.

Cottage Estates.—The Garden City Tenants have built on sites as follows:—Bird's Hill 70 cottages, and Pixmore Hill 168 cottages (in course of erection), both south of the railway and east of Norton Way. Eastholm Green 14 cottages, and Westholm Green 32 cottages, adjoining each other to the north-east of Norton Common.

Factory Area.—The factory sites are grouped together on the eastern portion of the estate adjoining the southern side of the railway and screened from the residential and shopping areas by a hill and belt of trees. The following firms have taken sites and nearly all have built factories and are at work:—

Asphalte Manufacturers—Vickers and Field.

Bookbinders—W. H. Smith and Son.

Engineers—Heatly-Gresham Engineering Co.

Geyser Manufacturers.—G. Ewart and Sons.

Mineral Water Manufacturers—Ildris and Co.

Photo Paper Manufacturers—The Standard Co.

Printers—Garden City Press.

Arden Press.

Wheeler, Odell and Co.

Publishers—J. M. Dent and Co.

Swiss Embroidery—The Garden City Embroidery Co.

Open Spaces.—Two hundred acres have been set aside for this purpose, in addition to the agricultural belt and many small greens in various parts of the estate. The chief spaces are: Norton Common, 70 acres, two minutes north of station; Howard Park, south of railway and east of Norton Way; Letchworth Park, 62 acres, south-west corner of the estate.

Villages.—The estate includes the whole of the parishes of Letchworth and Norton, and parts of Willian, Great Wymondley, Baldock, Radwell, and Stotfold. The first three are about to be combined into a new civil parish with a Parish Council.

Roads.—In all the $7\frac{3}{4}$ miles of roads made by the company up to 1907 ample provision has been made for future widening, and all are planted with different varieties of trees, including pear trees, as in many Continental towns. The principal road will be Main Avenue, 100 to 150 feet wide, from Letchworth Park through Central Square to the Railway.

Electricity is at present to be supplied only in the business area, the prices being 1d. per unit for power and 2d. per unit for lighting purposes.

Gasworks are beyond the factories, and screened by trees. They can produce 20,000,000 cubic feet per annum, and about 500 houses are already connected.

Sewage.—Ten miles of sewers have been laid, and the sewage gravitates to a low-lying area on the west of the estate, where it is treated by broad irrigation.

Waterworks.—The water is raised from a borehole near Dunham's Lane, Baldock road, 220 feet deep, protected by steel tubing, and is pumped to a reservoir, with a capacity of 250,000 gallons, on the Weston Hills, 480 feet high, thus giving 160 feet head to any building part of the estate. The cost of the works, including 16 miles of mains, and a supply to provide for 6,000 people, was £16,500. The company supplies 30,000 gallons daily to the Baldock Urban District Council.

Land Tenure.—Leases for building land are granted for 99 years at a fixed ground rent, with an option of renewal at a rent to be agreed upon by independent valuation, irrespective of the value of buildings erected thereon. Hence, the reversion of the lessees' and tenants' improvements will go to the community as a whole, and not to private individuals.

Rents.—Land for cottages and residences varies from £15 to £25 per acre according to situation, so that the ground rent of cottages in the town area can be had from 25/- upwards. Rent is only charged on the *net amount of land* occupied, and not into the centre of the roadway, and generally covers all costs of road construction and laying of sewer, gas, and water mains. As the cost of highways and open spaces falls on the company, these rents compare very favourably with similar districts elsewhere.

Rates.—The county and local rates average about 2/6 in the £, including poor and education rates, and though they will probably soon be 3/-, they will always remain low because many expenses charged by the local authorities on the ratepayers, are being, and will be, defrayed by the Garden City Company from the rents.

Bye-laws.—The building bye-laws adopted by the company are framed on the model bye-laws of the Local Government Board with certain modifications, but embodying those of the Hitchin Rural District Council.

Small Holdings.—Some 420 acres of land on the agricultural belt have already been let for this purpose. Two societies, the Norton Small Holders Ltd. and the Co-operative Small Holdings Ltd., containing 42 small holders, have been formed to develop the holdings north of Norton Common and to deal with the distribution and sale of produce.

Societies.—No less than sixty societies and associations of various kinds have been formed to minister to the commercial, educational, political, religious, and social needs of the inhabitants.

Population.—In 1907 the population was about 4,000, as compared with 400 three-and-a-half years before, when the estate was bought. The ultimate population is intended to be 30,000 on the town area, or 23 persons per acre, and 5,000 on the agricultural belt.

Vital Statistics.—Average of seven years : Birth rate 24 per 1,000 ; death rate under 13 per 1,000 ; infant mortality 93 per 1,000 births ; epidemic death rate 1.0, diarrhoea 0.6, cancer 0.8, phthisis 0.5 per 1,000. Nearly half the deaths have been in persons over 65 years of age.

General Information.—There are six churches on the estate, viz., the three old parish churches of Letchworth, Norton, and Willian, to which are now added the Free Church in Norton Way, the Society of Friends' meeting house, and Howard Hall. An "open air school" costing £20,000 has been built by Miss Lawrence in the shape of a building freely exposed to light and air, and apparently intended to serve the purposes of a monastery, convent, college, church, lecture hall, and convalescent home rolled into one.

The following statistics as to the position at Midsummer, 1907, may be of interest :—

Total area 3,818 : Town area 1,200 ; agricultural belt 2,618.

Expenditure £286,474, viz. : Capital subscribed £154,000 ; mortgage £83,697 ; debentures, etc., £48,777. Houses 860. Population 4,000.

Subsidiary Companies.—The chief of these are various building societies and associations, such as Garden City Tenants (who pay 5 per cent. on shares and 4 per cent. on loan stock), Garden City Share Purchase Society, and Letchworth Cottages and Buildings Ltd.

Architectural Features.—The dwellings so far erected consist to such a great extent of cottages and small villa residences, that it is unreasonable to expect any imposing architectural effects at this stage of the City's growth. An effort has been made however, to give an air of brightness, colour, lightness, warmth, and variety to these small dwellings by the free use of red tiles, expansive steep pitched roofs and gables, dormer windows, rough cast and whitewashed walls, and green painted woodwork, casement windows, grouping of dwellings and other features foreign to the construction of those solid stodgy rows of small villas with stone-framed bay windows, smoky red or dirty yellow walls projecting in ugly bars through monotonous areas of gloomy coloured slate roofs, so dear to the heart of the practical man who has been building our suburbs so substantially—and hideously—for years.

Another excellent feature in Garden City, praised by some but condemned by most of the "practical" men, is the practice of grouping the dwellings to get a sunny aspect for each, and as far as possible to prevent the creation of that back yard of hoary suburban tradition, which so often becomes a storehouse of rubbish and refuse to greet the eyes and mislead the judgment of the intelligent foreigner who sees it from the railway train.

Some Criticisms.—It is these new and valuable features that are mainly chosen as the subject of attacks freely made in some quarters that Garden City "has succumbed to the craze for mediævalism, and sacrificed comfort and convenience in the dwellings for artistic effects and hygienic fads."

In certain instances, as must necessarily happen, the criticisms are just. In some cases the placing of the houses so as to secure outlook and sunshine has not been managed without some loss of privacy and orderliness of arrangement which might otherwise have been secured. In the early days a good deal of freedom was given to individuals in the large plots at Letchworth to place their houses so as to get the utmost out of their site, and occasionally the freedom was abused and the general effect of the whole not sufficiently considered by the individuals building.

There is no rule at Letchworth in favour of casement windows in preference to sash windows, but the former have been largely adopted, although some persons complain that "they tend to act as a kind of wind trap, encouraging the entrance of dust and rain, and therefore, often kept permanently closed." The sash window, however, requires much greater stiffness and symmetry of design than most of the people doing cottage plans at Letchworth would like to use, and hence casement windows are adopted as more suitable for the particular design, and more easy for unskilled designers to manipulate, and a very large proportion of the houses at Letchworth are designed by builders and men who have not had much architectural training.

The real explanation of many of these adverse opinions doubtless is that so many people have gained their experience and architectural education in our nineteenth century "bye-law-made" domestic architecture that, "like the dyer's hand subdued to what it works in," they have

formed their tastes and opinions upon it as the standard and ideal. But Garden City in the main is doing a most valuable work for the nation and indeed for all nations. There have been mistakes and departures from the early ideals, but there is ample time and opportunity to remedy these. The original capital was too small for such a big undertaking, but if only a satisfactory supply of cottages could be secured there is no doubt that the commercial success of the undertaking would at once be an accomplished fact. The marvel is not that mistakes have been made and that difficulties have still to be overcome, but rather that in so short a space of time so much has been accomplished in a period of national depression, and that success is only a question of time and money.

GARDEN VILLAGES AND SUBURBS.

In the planning of suburbs or villages the lessons of Earswick, Port Sunlight, and Bournville and the proposals of the Hampstead Suburb Trust will be most instructive. Port Sunlight and Bournville are described in the *Housing Handbook* pp. 194-200, and only a few brief notes are given here to bring the facts and figures up to date.

Port Sunlight.—Some interesting facts and figures as to child life are given in Chapter I, and to these may be added that the birth-rate of the village for the past seven years has averaged 45·6 per 1,000, and the death-rate only 9·8 per 1,000.

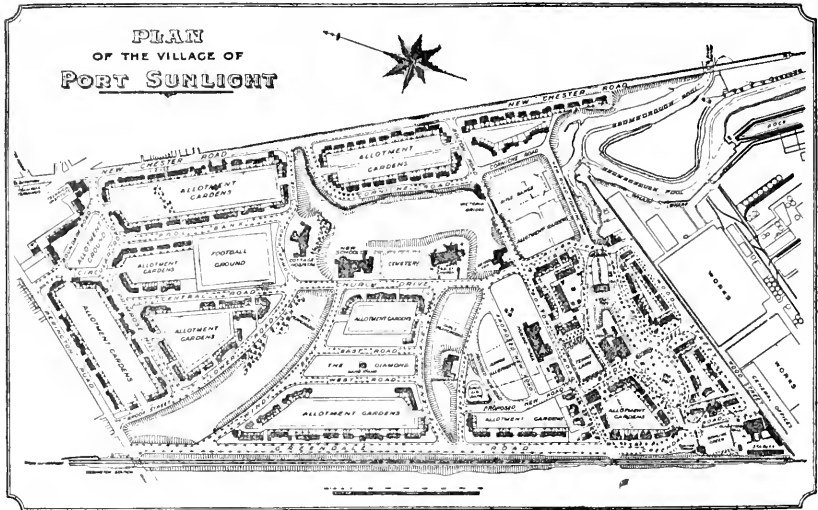
The gymnasium is most successful, and on the occasion of the visit of the International Housing Congress to the village in August, 1907, an admirable display by the children was intensely appreciated by the 300 delegates from foreign countries who were privileged to visit the village. Indeed nothing is more striking in the village than the care and interest manifested towards the children and the happy results that have followed.

Christ Church was completed in 1904.

The Lever Free Library and Museum, with 4,000 volumes, and the Technical Institute containing a lecture hall and well-fitted classrooms, are comparatively recent additions to the village. Mr. Lever has found that the practice of doing all repairs for the tenants at the cost of the estate has been economically and otherwise unsound, for it has discouraged self-help in small matters, and increased what would normally be rather heavy repairs account by all sorts of vexatious little jobs being put in the hands of the estate workmen.

Bridge Inn was originally conducted on temperance principles, but a six days' license has recently been granted to a Public House Trust Company as the result of an application made after applying the principle of local option. Mr. Lever stipulated for a three-fourths majority, and after every man and woman resident in the village had been given an opportunity of expressing an opinion, the result was *for* the license 472; *against* 120. Those responsible for the good government and management of the village have assured the writer that the change has been beneficial rather than otherwise to the social and moral well-being of the inhabitants.

Site Plan. Port Sunlight.



Mr. Lever estimates that with the land at the purchase price of 1890, one acre cost £240, *i.e.* about 1/- per square yard, and as there are 10 cottages to the acre, every cottage takes up a space worth £24. The average cost of building, etc., being £330 per cottage, the capital sunk in a house amounts to £354. With interest at 3 per cent. and $\frac{1}{2}$ per cent. for depreciation, the cost price per cottage represents a weekly rent of 4/6, and will reach 8/- when repairs and other expenses are added. The actual rent paid for such a cottage being probably under 5/- per week, the balance is met by the application of part of the profits of the business for this purpose. In this way some £17,500 a year, or £8 each in respect of the 2,200 workmen and girls resident in the village is paid by the firm.

Bournville Village.—The following statistics may be interesting:

Number of houses in village	...	...	...	569
Houses adjoining village, belonging to Messrs.				
Cadbury Bros., Ltd.	...	...	...	22
Houses adjoining village, belonging to Alms				
house Trust	...	...	...	39
Total	...	...	...	630

Population 3,000. The majority work outside Bournville.

Area of estate 502 acres; of this only about 100 acres have been developed for building. The lowest rents are 4/6 per week.

There are 21 houses let at rents under 5/- per week.

"	59	"	"	of 5/-	"
"	123	"	"	from 5/3 to 6/-	per week.
"	83	"	"	" 6/3 to 7/-	"

These rents do not include rates. There are also several larger houses at higher rents.

The smallest house is now of a different type altogether.

There are now bathrooms in the moderate sized houses, and in the smaller ones cabinet baths.

The vital statistics are :—

Death rate per 1,000. Average for four years ending 1905 :

Bournville 7·3. Urban District 10·5. England and Wales 15·7.

Infantile mortality per 1,000 live births. Average for four years ending 1905 :

Bournville 72·5. Urban District 100·0. England and Wales 134·7.

There are now two children's playgrounds; Stocks Wood is now known as Camp Wood, being near the site of an old camp.

Six new shops and a post office were opened early in 1906.

As a result of continued garden tests, the produce per garden per week is now given as 1/10 per week.

Owing to the buiding up of vacant sites, the number of allotments has been reduced below 100.

The flower show entries for 1906 were 1,210.

The Tenants' Committee is now known as the Village Council.

There are now in the village the following public buildings :—
Village Meeting House, Ruskin Hall, Day School.

The total value of Mr. Cadbury's gifts up to date may be fairly stated at £225,000. This figure includes cost of schools, meeting house, and a considerable portion of the cost of Ruskin Hall. A further gift of £6,000 was received in 1905 from a gentleman who insisted upon remaining anonymous.

The gross revenue of the Trust may now be stated at about £9,000 per annum.

Bournville Tenants.—Mr. Cadbury inclines strongly to a policy of municipal land purchase with the idea of leasing land for building under proper restrictions. He has therefore done everything in his power to encourage the development of the Bournville Tenants' Co-partnership Housing Society to lease some of his land largely as an object lesson for a similar combination between municipalities and societies of public utility, such as the above-named society and others of the co-partnership type may rightly claim to be.

The terms offered are as follows :—

Lease for 99 years at £11 10s. per acre, with option of renewal at the end of every 99 years at revised ground rents on the expiration of the terms; the houses built thus never pass into the possession of the landlord. The land to be taken in blocks of 5 acres as required. One acre added rent free for open spaces for every 9 acres taken by the society. The streets also to be wide and planted with trees. Not more than 11 houses to be built to the net acre. Workshops allowed if kept to separate area. All plans to be sanctioned by the Trust. No licensed houses to be allowed.

If the total sum of £21,000 be subscribed from other sources, Mr. Cadbury will invest on loan £7,000, so making it up to £28,000, and the same in proportion for any smaller amount. This loan is repayable at the option of the society, when it will again come into the hands of the Trust to assist in the formation of similar undertakings. Dividends on share capital are to be limited to 5 per cent., and on loan stock to 4 per cent.

EARSWICK MODEL VILLAGE.

THE JOSEPH ROWNTREE VILLAGE TRUST.

Within a short distance of York a garden village is in course of erection. The village had its genesis in the desire of Mr. Joseph Rowntree to make a practical contribution to the housing question. With this end in view he founded a Trust in December, 1904, of which the following clause is vital to the appreciation of the experiment :—

The object of the said Trust shall be the improvement of the condition of the working classes (which expression shall in these presents include not only artisans and mechanics but also shop assistants and clerks, and all persons who earn their living wholly or partially, or earn a small income by the work of their hands or their minds and further include persons having small incomes derived from invested capital, pensions or other sources), in and around the City of York and elsewhere in Great Britain and Ireland, by the provision of improved dwellings with open spaces and where possible gardens to be enjoyed therewith, and the organisation of village communities with such facilities for the enjoyment of full and healthy lives as the Trustees shall consider desirable, and by such other means as the Trustees shall in their uncontrolled discretion think fit.

The essence of the experiment is the provision of a better house, and with it a garden in which the worker can enjoy a fuller and freer life. With this personal improvement there is joined a communal improvement, the whole made possible and varied by the very catholic definition of the working classes.

Earswick village, where the experiment is being made, is two and a half miles north of York, and a mile from the Cocoa Works of Messrs. Rowntree and Co. Ltd., of which Mr. Joseph Rowntree is the chairman. The land, which comprises 120 acres, lies on both sides of the Haxby Road, and is intersected by the River Foss. Earswick station, on the York and Hull line of the North Eastern Railway, adjoins the estate, and affords easy and convenient access to York city. At the present moment the village has scarcely assumed any definite shape, not more than one-tenth of the houses having been erected, and only suggests that plans have been matured for future developments. Such plans have of course been made, Messrs. Parker and Unwin, the architects of the Garden City of Letchworth, having prepared a scheme for the entire village (which, when completed, will contain several hundred houses), with open spaces of from 10 to 12 acres for recreative purposes of all kinds. The houses already erected have cost about 5d. per foot cube, and are chiefly of three types.

Description of the Three Classes of Cottages.

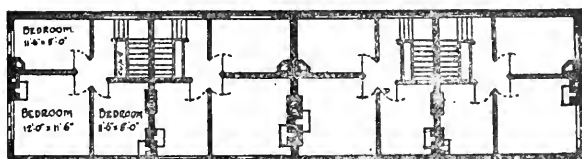
First there are the cottages built in groups of four. They contain on the ground floor, a living room 20 feet by 12 feet 6 inch, with a bay window at one end and a casement window and front door at the other end. This arrangement gives through ventilation and plenty of light. The floor is covered with red tiles, which also serve as a skirting, thus avoiding any accumulation of dust. There is an open grate with a good oven, suitable for baking bread. In a recess by the fireplace there is cupboard accommodation with three or four drawers.

A larder opens out of the living room, fitted with wooden shelves and two stone slabs (on which milk, butter, meat, etc. can be stored).

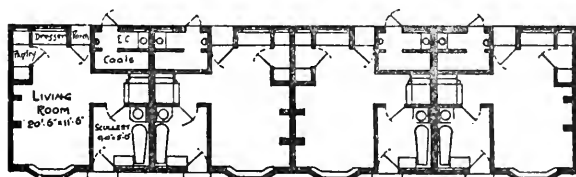
EARSWICK MODEL VILLAGE.



POPIAR GROVE, EARSWICK—BLOCK OF LABOURERS' COTTAGES.
Rent per week, 4/6 for 5 rooms.

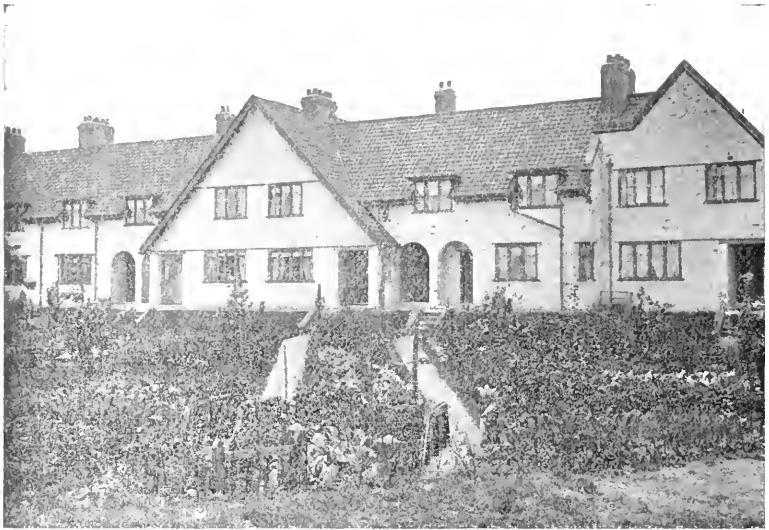


FIRST FLOOR PLAN.



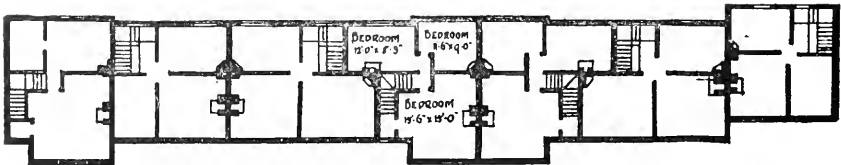
EARSWICK—GROUND PLAN, LABOURERS' COTTAGES.
Rent, 4/6 per week. Length of Block 71 feet.

In the larder there is both floor and window ventilation. The scullery contains the sink, copper, and bath. The copper is fitted with a patent steam exhaust which makes washing day in the home a less obtrusive function, while the bath has a lid which serves as a table when the bath is not in use. There is also ample shelving in the scullery. The houses are, in most cases, furnished with hot water supply and water closets.

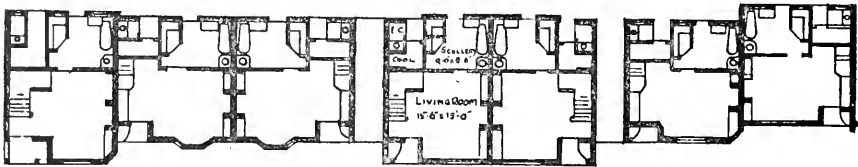


EARSWICK—WESTERN TERRACE COTTAGES.

Rent per week, 4/6 for 5 rooms.



FIRST FLOOR PLAN—LABOURERS' COTTAGES.



EARSWICK LABOURERS' COTTAGES—GROUND PLAN.

Length of Block 166 feet. Rents 4/6 to 6/-

Upstairs there are three bedrooms, each with a large window and fireplace. On the landing there is a capacious cupboard which serves as the family wardrobe, and contains a large shelf for house linen. The staircase is lit by a special window, two of the casements of which can open to provide a through ventilation in any of the bedrooms. Every room is papered and a picture rail provided. Tenants are not allowed to drive nails into the walls. Attached to each house is a garden of not less than 350 square yards. The cost of this class of house is about £180, and the rent is £13 13s. or 5/3 per week exclusive of rates.

The main question which is doubtful at present is at what rentals the cottages can be let. It is somewhat uncertain whether, if the scheme is to pay $3\frac{1}{2}$ per cent. net, the trustees will ultimately be able to let the first type of cottage at less than 5/6 per week. On the other hand, they will certainly be able to build a simpler cottage, and they are trying now to build some at 5/- per week, though at the moment building prices are in some respects heavily against them.

Second, there are a very few semi-detached houses. They comprise a good living room with a large square window built out at one end. Out of this room opens the scullery, which contains a bath enclosed in a cubicle, a sink, copper, etc., and a fireplace, with oven for purposes of cooking in summer. The larder open out of the scullery. Upstairs there are three bedrooms. The houses stand in their own gardens well back from the roads. They are rented at £15 a year or 5/9 per week, exclusive of rates.

Third, there are the parlour houses. These contain the usual large living room with scullery and larder attached, and hot and cold water is laid on both to the sink and bath. There is the addition of the room on this floor which gives the name to the house—the parlour. In it there is a parlour grate with tiled hearth, and cupboards with glass doors on either side of it. In a few instances there is a French window opening on to the garden. Upstairs there are three bedrooms with cupboard accommodation, etc. The rent of these houses is £16 per year or 6/2 per week, exclusive of rates. There are variations in this type of house—the rents ranging from £16 to £20 per year, according to the accommodation provided.

The walls are in each case built of 9 inch brickwork, whitewashed on the outside, which gives a bright appearance, and helps to weather-proof the walls. The roofs are covered with red pantiles with overhanging eaves, and the woodwork is painted in bright shades of green.

Mr. Rowntree's desire in creating the Trust was to provide sanitary and artistic houses, amid healthy surroundings which, while letting at rentals which working men could afford to pay, would still bring in a commercial return upon the capital invested.

The Garden, it is seen, bulks largely in the general scheme. The Trust Deed here says:—

That houses to be built shall not occupy more than one-fourth of the sites on which they are built.

The average size of the gardens is 350 square yards—a size determined upon after careful consideration of the amount a man can easily and profitably work by spade cultivation in his leisure time. Prizes are awarded in competition for the best kept gardens. There are many well-cultivated fruit, vegetable, and flower gardens, which have proved a great source of health and enjoyment to the villagers.

The Rates (from 8d. to 1/- per week) are paid separately from the rent, the object being to awaken an interest in the life of the community

as to their rights as citizens. The point of this will be seen later when considering the communal life of the village. Meanwhile attention may be drawn to a clause in the Trust Deed relative to this point :—

Nothing may be done to prevent the growth of civic interest and a *sense of civic responsibility* among those who may live in any community existing on the property of the Trust.

The administration of the Trust shall be wholly unsectarian and non-political, and there shall always be a rigid exclusion of all influences calculated or tending to impart to it a character sectarian as regards religion or belief, or exclusive as regards politics.

Development of a Community of Life and Interest.

The tenants themselves have begun to develop a communal existence in two directions—administrative and social. On the latter side a club has been formed. Premises have been secured, and many activities have been created round it as a centre. The religious needs of the community are at present served by the Church of England and the Wesleyans, who share the club premises on Sundays—the one taking the afternoon, the other the evening.

On the administrative side a Village Council has been formed. It is a consultative body and deals with matters affecting the interests and development of the village. It consists of seven members elected annually by the tenants, and six nominated by the trustees. It meets quarterly, and on special need arising. All plans of proposed new cottages are submitted to the Council, and many helpful suggestions regarding them are made by the members. For example, the need for the erection of pigstyes arose. The Village Council took the matter up, discussed ways and means, etc., and finally drew up a scheme which is now in operation. A Folk Hall is in course of construction, and it is hoped that it will add to the social life of the village.

When completed, adequate ground will be provided for recreation. One-tenth of the whole estate, *i.e.*, 10 to 12 acres, will be entirely given over to this end.

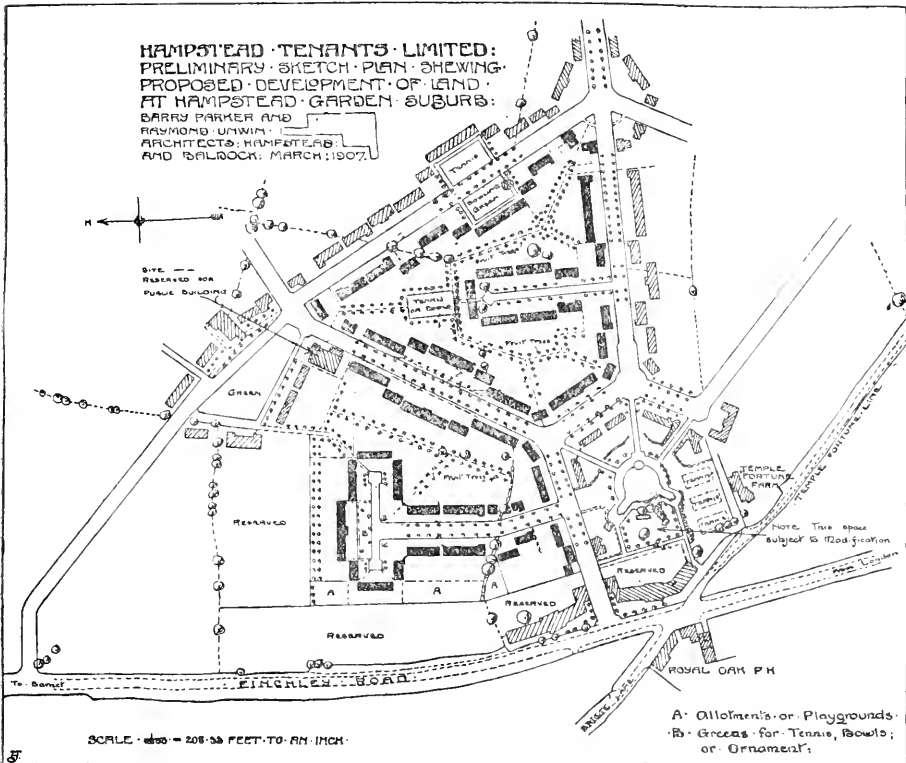
The roadways are comparatively narrow—18 feet—but there are verges of grass about 6 feet wide between the roadway and the foot-path on each side of it. The gardens again adjoin this, so that from house to house there is an actual width of 50 feet. Trees are being planted in the verges, so that ultimately avenues will traverse the roadways. In the laying out of the village, trees and any natural features of the land are carefully preserved, and an old thorn hedge is worked into the gardens. All this has given the new village an already settled appearance. The gas and water supply is obtained from York, but the village disposes of its own sewage.

In conclusion, it is well to point out that the Trust scheme is so contrived that the appointment of trustees is largely a public matter. The finances are very simple. Mr. Joseph Rowntree provided the initial sum, and the interest on this, plus the rents derived from the village, together make the income of the Trust. At Earswick there is room to develop a village of several hundred cottages, but when the work there is completed, the experiment will not cease. It is a snowball scheme. The success of Earswick means the promotion of similar schemes elsewhere.

HAMPSTEAD TENANTS LIMITED.

Plan of proposed development of Land.

HAMPSTEAD TENANTS LIMITED:
PRELIMINARY SKETCH PLAN SHEWING
PROPOSED DEVELOPMENT OF LAND
AT HAMPSTEAD GARDEN SUBURB:
BARRY PARKER AND
RAYMOND UNWIN.
ARCHITECTS: HAMPSTEAD
AND BALROCK. MARCH 1907.



Houses will be erected and let from 6/- to 15/- per week. Rates and Taxes extra. These amount to about 7/6 in the £ on the accessible value of the house.



Type of Cottage to be built by Hampstead Tenants Limited.

Hampstead Garden Suburb Trust.—This trust, under the capable and earnest leadership of Mrs. S. A. Barnett, have secured 240 acres of land adjoining Hampstead Heath, with frontages of 2,500 feet to Finchley Road, 2,200 feet to Temple Fortune Lane, and 6,500 feet to the 80 acres of open land recently acquired for the enlargement of the Heath. It is within twenty minutes of Charing Cross by the new Hampstead Electric Underground Railway, and there is a station adjoining the estate. It is proposed to lay out the estate as a garden suburb, and while letting some of the beautiful sites round the Heath to wealthy persons who can afford to pay a large sum for their land and to have extensive gardens, about 72 acres have been reserved for the working classes, who will be able to get a cottage with a garden at a moderate rent within a 2d. fare of Central London. To carry out this latter object the Hampstead Tenants' Society has been formed on co-partnership lines, with the object of building houses not exceeding 12 on any given acre, while making provision for commons, greens, and recreation grounds. The foundation stones of the first pair of houses were laid on June 5th, 1907, by Mrs. S. A. Barnett, and several houses to be let at from 6/- to 15/- per week in addition to rates and taxes, are in course of erection (1907).

Mr. Justice Neville's Scheme.—In an address at the new Reform Club in 1907, Mr. Justice Neville said the Garden City remedy for overcrowding was the redistribution of the people upon the land in order that they might carry on their industrial pursuits under more congenial conditions than in the great towns. The carrying out of the idea *ought to be taken up by the Government* and not left to private enterprise, though the Government would not move until private enterprise had shown the way.

If he were made Dictator, one of his first acts *would be to acquire large tracts of land, notably on the east coast, which at present carried the value only of the game raised upon them. A very large part of this land was admirably adapted for towns, and most of it was suitable for the creation of large industries. He would make a rough plan of the places where towns ought to be erected, and of how the different towns should be linked up with railways, waterways, etc.* He would then leave it for private enterprise to build those towns under the supervision of a proper authority. When their schemes were approved, the promoters should be able to borrow money at the low rate of interest which the State could ensure. It was to pave the way for some such scheme that the Garden City at Letchworth was started.

An England Development Bill.—The writer has drafted a Bill based on clauses in existing legislation, showing how the Garden City, Garden Village, and Town Planning ideals can be carried out by the Government and local authorities in conjunction with private enterprise, should such a measure be deemed desirable. *This draft bill is contained in pages 19-28 of the Guide to Garden City, price 6d., published by First Garden City Ltd., 326a, High Holborn, London, W.C.*

CHAPTER XI.

HOUSING NOTES FROM OTHER COUNTRIES.

During the week August 3rd to 10th, 1907, the International Housing Congress was held at the Caxton Hall, Westminster, and there were present over 600 members representing 14 governments, many municipalities and all the most important housing associations in the world. Valuable and interesting speeches were made at the inaugural meeting by the Right Hon. John Burns, president of the Local Government Board, and Sir John Dickson-Poynder, president of the National Housing Reform Council and chairman of the Select Committee of the House of Commons on Rural Housing. After an address by the President of the Congress, Alderman W. Thompson, of Richmond, Surrey, papers were read as follows :—

Housing Inspection.—Messrs. J. H. Faber, Zwolle, Holland ; W. de Man, Utrecht, Holland ; M. Roupinsky, Brussels ; Harold Shawcross, Rochdale, England.

The Land Question.—Dr. Wilhelm Mewes, Düsseldorf, Germany.

House Building and Management.—Mr. H. R. Aldridge, England.

House Finance and Taxation.—M. Lucien Ferrand, Paris ; M. Vincent Magaldi, Italy.

Town Planning.—Dr. Stübgen, Berlin.

Transit.—Professor E. Mahaim, Liège.

Rural Housing.—M. E. Tibbaut, Brussels ; and Miss C. Cochrane, England.

These papers and a report of the proceedings are published separately in the report of the Congress, issued by the National Housing Reform Council, and they contain much valuable information. No resolutions on questions of policy were submitted, but there was a general consensus of opinion in favour of the following aids to housing reform :—

1. *Inspection* to be more complete and systematic ; the results to be duly recorded ; greater powers of initiative to be given to private citizens, and health or housing associations, or to local advisory boards, constituted on the lines of the Belgian and French *Comités de Patronage*.

2. *A Central Housing Authority* in each country to advise, assist and stimulate local authorities and societies, and to promote an effectual combination of public and private housing enterprise.

3. *Town Extension Plans* to be made for all growing urban districts, and to be accompanied by greater facilities for ensuring cheaper transit and the provision of adequate quantities of land to meet future needs in respect of sites for working class dwellings, and more especially to check land speculation.

4. *Cheaper money* to be provided for housing schemes by the organisation of credit with loans from State funds and State institutions at the market rate of interest.

5. *Reduced taxation* or exemption from taxes to be secured for all working class dwellings complying with certain conditions imposed in the public interest.

6. *Modification of Building Bye-laws* to be secured so as to allow of greater elasticity in administration, and less costly street and building construction.

The chief differences of opinion arose on the questions of municipal building; the erection of block dwellings as against cottages in the suburbs of existing towns; and the extent and nature of reforms involving the valuation, taxation, and acquisition of land for public purposes.

NEW ZEALAND.

Mr. W. Pember Reeves submitted the following interesting particulars on the two most recent Housing Acts passed in New Zealand:—

The Workers' Dwellings Act, 1905.—This Act, passed in 1905, enabled the Minister of Labour to acquire land and build dwellings for workers. A "Worker" is defined as a male or female person who is employed in work of any kind or in manual labour, and who at the time of application is not in receipt of more than £200 per year. The cost of erection of these dwellings is not to exceed £350, if in wood; or £400 if constructed of brick, stone, or concrete. Every applicant must satisfy the Land Board that he is a worker, that he is landless (*i.e.*, not an owner of any land whatever either jointly or individually), and that he is in all respects a suitable and deserving person. The rent to be paid by a weekly tenant is fixed at 5 per cent. on the capital value of house and land, plus (1) insurance and (2) rates. A worker may lease the house for fifty years, or may acquire the freehold by (*a*) payment in cash of the capital value at any time not less than twenty-five years from the date of his lease; (*b*) by monthly payments over a period of thirty-two years, at the rate of 8 per cent. per annum (being 5 per cent. for rent, 1 per cent. for depreciation, and 2 per cent. for capital value) in addition to the cost of insurance; or (*c*) by an insurance on the worker's life effected with the Government Insurance Commissioner for the amount of the capital value of the worker's dwelling. In this case the worker pays rent monthly at the rate of 5 per cent. per annum on the capital value of the dwelling, and the premium to the Government Insurance Commissioner. The insurance is for a fixed number of years—not exceeding twenty-five—at the end of which time, or in case of death, the insurance money can be utilised to acquire the freehold of the dwelling. Every worker acquiring a dwelling is required to reside therein, and no sale, assignment, lease, &c., of the property can be made without the consent of the Land Board. The dwelling, fences, gates, drains, windows, doors, locks, &c., are to be kept by the tenant in good order and repair,

chimneys are to be cleaned and swept once a year, and the gardens are to be kept properly tilled and cultivated. The Land Board—*i.e.*, the Government—undertakes the painting of the exterior of the dwellings, including picket-fences, and the necessary repairs to all walls, ceilings, and roofs of the houses.

Under the Act an Advisory Board was set up in each centre consisting of Mr. James Mackay of the Labour Department, the department's agents, and the Commissioners of Crown Lands at Auckland, Wellington, Christchurch, and Dunedin respectively.

At present dwellings have been erected near Auckland and Wellington, and at Christchurch and Dunedin. Each house has five rooms and all necessary conveniences, including, of course, a bathroom. The rent of the houses ranges from 9s. 3d. to 11s. per week.

It is proposed to erect somewhat less pretentious houses so as to reduce the rents to 8s. and less per week; these houses will be of four rooms, and will be provided with bathrooms and a hot-water service.

Government Advances to Workers Act.—This Act became law during the session of Parliament after the Workers' Dwellings Act was passed. It provides for assisting workers to build their own homes. A "worker" is defined to mean "a person employed in manual or clerical work, and who is not in receipt of an income of more than £200 per annum, and is not the owner of any land other than the section on which he proposes to build."

A worker wishing to erect a dwelling-house for himself and family has to apply to the Superintendent of the Advances to Settlers Department, stating that he desires the loan for the sole purpose of erecting a home, and if the Superintendent is satisfied with the security he may grant a loan of £350 for this purpose. The maximum amount of loan under the Act cannot exceed three times the value of the land held (freehold or leasehold), that is to say if a worker owns land to the value of £100, he may borrow, under the Act, a sum of £300 for the purpose of erecting a dwelling. The loan is for a term of thirty-six years and a half, and the worker pays interest half-yearly at the rate of 5 per cent. per annum (subject to a rebate of $\frac{1}{2}$ per cent. for prompt payment). By simply paying the interest promptly the loan is repaid at the end of the term, thirty-six years and a half, but the length of the term may be reduced by the payment to the Superintendent of any sum not less than £5, or a multiple of £5, in reduction of the mortgage debt. Special provision is made for very low legal charges to obtain the necessary loans.

The cost of erection varied from £350 to £387 per cottage, and the rents from 9/3 to 10/6 per week, the majority being under 10/- per week. It has to be remembered that *money* wages are higher in New Zealand than in England.

The illustrations and particulars accompanying the report showed the designs of sixteen different cottages, nearly all of which were one-story dwellings of five to seven rooms, constructed largely of wood, at Ellerslie, Sydenham, and Windle.

SUMMARY OF HOUSING INFORMATION FROM VARIOUS COUNTRIES.

The following particulars have been kindly supplied by correspondents for the various nations concerned as a *first step* towards standardizing as far as possible information and statistics on the housing question. It will not be safe to draw comparisons too strictly on the various figures as they are very incomplete and partial in several cases, and conditions also are variable, but it is hoped it will be possible later on to so complete and classify the various facts and figures as to secure really valuable and standard International Statistics and Housing Information.

Any corrections and additional information will be gladly welcomed and dealt with in later editions if sent to Alderman Thompson, Richmond, Surrey.

CHIEF LAWS RELATING TO THE HOUSING OF THE WORKING CLASSES.

Austria.—Act of 1902—Encouraging the building of cheap working-class dwellings.

January 7th, 1903—Executive order under the above Act.

Belgium.—(1) Act 1889—Instituting Comités de patronage.

Act 1892—Relating to Credit Societies.

Act 1896—Modifying right of inheritance of survivor of two married persons.

Act 1900—Modifying manner of succession to small properties.

England.—Act of 1890—Housing of the Working Classes, etc.

Act of 1900—Ditto Amendment Act.

Act of 1903—Ditto Amendment Act.

France.—Act of 1894—La loi Siegfried.

Act of 1902—Public Health Act.

Act of 1906—Housing of the Working Classes.

Germany.—There is as yet no law on housing relating to the German Empire ; but endeavours are being made to establish one. Legislative and administrative powers on housing belong to the competency of the single states of Germany.

Holland.—Act of 1901—Public Health Act.

Act of 1901—Housing Act. Came in force August, 1902.

Italy.—Act of 1903—Housing of Working Classes.

24th April, 1904—Regulations, No. 164.

PRINCIPAL PROVISIONS OF LATEST LAW.

Austria.—Exemption from taxes for healthy and cheap workmen's dwellings for 24 years, under certain conditions, the most important of which are :—

Certain sanitary prescriptions.

Interdiction against taking sub-tenants and bedfellows.

Fixing of a minimum area for rooms and windows (1/10 of the area), and maximum number of inhabitants (4 m² area per inhabitant for sleeping rooms).

Fixing of rent, stipulating a maximum profit.

Belgium.—Law, May 16th, 1900—Modification of rules of Civil Law concerning small inheritances.

England.—(1) Facilitating the financial working of municipal housing schemes by removing certain restrictions on borrowing powers, and by extending the maximum period of housing loans to 80 years :

(2) Slightly simplifying the procedure with regard to closing unhealthy dwellings and clearing unhealthy areas :

(3) Permitting the erection of shops as well as houses :

(4) Imposing more stringent conditions as to rehousing in connection with the demolition of workmen's houses under Railway Bills and Local Improvement Acts as follows :—

(a) If " 30 or more persons " are to be displaced under Parliamentary powers the promoters of the undertaking must first obtain formal approval of a scheme for rehousing.

(b) In fixing the number to be rehoused, persons of the working classes displaced during the previous five years are to be considered.

(c) Defining more clearly and stringently the conditions under which, and the persons for whom, and by whom, rehousing of displaced persons must be carried out.

France.—(1) Public Health Act, 1902, February 15th.

Law of 1906, April 12th.

Regulations, 1907, January 10th.

(2) The Law of 1906 establishes Committees of Patronage for Workmen's Dwellings, to the extent of at least one in every Department, and provides for grants in aid by the Department.

These Committees may give certificates of healthiness to dwellings, entitling them to exemption from certain taxes, provided the annual rents are limited to the following figures :—

<i>Towns of not less Population than</i>	RENTS OF DWELLINGS.	
	<i>Collective.</i>	<i>Single.</i>
1,001 inhabitants	frs. 140	168
1,001 to 2,000 inhabitants	200	240
2,001 to 5,000 inhabitants	225	270
5,001 to 30,000 and the suburbs of towns with 30,001 to 200,000 inhabitants in a radius of 10 kilometres. . . .	250	275

RENTS OF DWELLINGS.
Collective. Single.

<i>Towns of not less Population than</i>			
30,001 to 200,000 inhabitants with the suburbs of towns over 200,000 inhabitants within a radius of 15 kilometres, and as well as greater Paris, that is to say, districts between 15 and 40 kilometres from the fortifications		frs.	
Nearer the suburbs of Paris, within a radius of 15 kilometres, together with towns over 200,001 inhabitants		400	480
Paris		550	660

The various Benevolent Institutions, Hospitals and Savings Banks may apply a part of their funds in subscription for Shares or Debentures of Housing Societies or in loans.

The Savings Banks can in addition build themselves, or lend money to individuals.

The Towns and Departments can within certain limits subscribe to Shares or Debentures of Societies, and assist them with land and all its development, they can moreover guarantee to the extent of 3 % and during 10 years, the interest on Shares and Debentures of the Societies.

Allotments and baths are included in the benefits of this law.

The Assurance Office is authorised to grant Life Assurances, guarantee the re-payment of annuities in case death of a mortgagee. Under the Act, the law of succession is modified in certain respects.

The Shares and Debentures of Societies for the better Housing of the Working Classes are *exempted during the 12 years from Property Tax*, from the Door and Window Tax, the Tax on Revenue, and the stamp duties on Shares and Debentures, while there is to be complete exemption from Stamp Duties on Registration of Societies.

Germany.—Among the German States prominent for legislation on housing are : Kingdom of **Saxony**, General Building Act of 1st July, 1900 : Grand Duchy of **Hessen**, an Act to provide for housing of the working classes, 7th August, 1902 ; an act to establish a mortgage bank, 12th July, 1902. Wurtemberg and Baden are preparing General Building Acts. A Housing Bill for Prussia was drawn up by the Government in 1903, but met with strong opposition. The fundamental law for Prussia is still the law on planning streets of 2nd July, 1875.

Holland.—*The Public Health Act* provides for a general Sanitary service, under the Minister of the Interior.

The Housing Act forces the local authorities :

- (1) To frame bye-laws with regard to the building and re-building of houses, and the maintenance and proper use of dwellings. These bye-laws have to be approved by the Provincial authority and in case of neglect are drawn up by that Authority under approval of the Crown.

- (2) Owners of small dwellings (containing three rooms or less) have to fill up a schedule giving information about their dwellings, whenever a new tenant enters.
- (3) The local authorities have to examine the condition of the existing premises, they order improvements or repairs, and the clearance of premises unfit for human habitation. They have to do so of their own accord, but the local boards of health or even inhabitants of the neighbourhood can claim them to take action, and can appeal to the Provincial Authority, if the local authority remains inactive.
- (4) Empowers the local authorities to take land compulsorily if necessary for the aims of the Housing Act. The resolution of the Council to be confirmed by the Crown.
- (5) Empowers local authorities to prohibit building or re-building on sites that have to be reserved for streets, canals or squares.
- (6) Authorises local authorities to make grants and loans to Societies and Companies that operate exclusively for the improvement of the dwelling conditions of the people.

The local authorities can get the money they require for these aims, or which they want for building themselves, or for slum-clearing, from the Exchequer at market rate.

The money has to be paid back in fifty years, by means of equal instalments or annuities. If the building or slum-clearing Society or Corporation has to work with a deficit, the exchequer will bear half the loss, if the corporation takes the other half.

Italy.—The principal provisions relate to conditions of persons who occupy workmen's dwellings, value and hygiene of houses, and exemption from taxes. (*See M. Magaldi's International Housing Congress paper.*)

AUTHORITIES ENTRUSTED WITH POWERS CONNECTED WITH HOUSING, AND THEIR RESPECTIVE DUTIES.

Austria.—No special authorities.

Belgium.—(1) The Government.

(2) The Provinces (approval of the deeds of the local authorities and the Charity Boards. Right of intervention in the appointment of the Members of *Comités de patronage*).

(3) The Communes—Construction of houses for the Working Classes, regulations concerning sanitation, etc.

(4) Charity Boards—Construction of houses.

(5) *Comités de patronage* (propaganda in favour of houses for the working classes, inspection of hygienic condition of lodgings, etc.)

(6) Inspection of hygienic condition of lodgings by the Medical and Public Health Committee.

England.—The borough councils and district councils with slight powers of supervision by county councils.

France.—Housing Societies are under the jurisdiction of the Ministry of Works, and the direction of the Insurance and Provident

Boards. Side by side with this control is a superior Housing Council which is called upon to advise in all questions concerning the housing of the working classes, especially the approval of all rules, subjects and accounts of Societies who avail themselves of the advantages, financial and otherwise, accorded to them by the Housing Law.

The superior Housing Council has delegated its powers to an executive Committee of twelve Members presided over by Mr. J. Siegfried—assisted by MM. Picot, Cheysson, Paulet (director of insurance to the Ministry), Chamel, Hausser, Ferrand, etc.

Germany.—The State and the local authorities.

Holland.—See answer to next question.

Italy.—The Municipalities may purchase land compulsorily, and sell for housing purposes, and also build workmen's dwellings to let exclusively, also popular hotels, public and free dormitories.

CENTRAL STATE HOUSING DEPARTMENT AND ITS DUTIES.

Austria.—Has no Central State Housing Department.

Belgium.—The Ministry of Works looks after the situation of lodgings, and effects of the law on same, the activity of *Comités de patronage*, the development and results of Societies for the construction of houses for the working classes.

The Office of Public Health and Housing Hygiene (Agricultural Board) is entrusted with housing hygiene.

The Financial Department is entrusted with the housing Laws. viz. : (a) fiscal favours ; (b) approval of the Savings Bank relating to loans.

The Local Authorities have power to remedy nuisances, for which purpose they are aided (a) by the Medical Committees, (b) the Public Health Committees, (c) the *Comités de patronage*.

England.—No central housing department.

France.—In each Department, one or several housing *Comités de patronage* must be constituted, whose duties include mission of propaganda : the giving of certificates of healthiness for dwellings, and in certain cases necessary advice on the constitution of Housing Societies. The Superior Council is described above.

Germany.—The Empire has no Housing Department, but there is one in Hesse and the beginnings of others in other States.

Holland.—No Central State Housing Department, but a State Council of Hygiene acting under the Minister of the Interior—*Chief-Inspectors of Health* (4), Inspectors of Health (16), among them 8 for housing matters—Local Boards of Health (130). The Members of the Central Board of Health, the Chief-Inspectors and the Inspectors, are Government officials, the Members of the Local Board are honorary, only the Secretary is paid for.

Italy.—No Central State Housing Department.

LOCAL OFFICIALS ENTRUSTED WITH HOUSING HYGIENE AND ADMINISTRATION OF HOUSING LAWS.

Austria.—The Municipalities for sanitary, housing hygiene, and administration of housing laws.

Belgium.—The communal administrations must look after health and housing matters. They are assisted by (a) the medical commissions, (b) committees of public health, (c) comités de patronage who supply information and advice.

England.—The Medical Officer of Health, and the Sanitary Inspectors or Inspectors of Nuisances, under him, subject to the control of the local authority.

France.—The Housing Laws are administered by the Mayor and the Committees of Hygiene.

Germany.—The Police generally; deputies and inspectors specially. Some towns have special boards (Wohnungsämter), as Stuttgart, Strassburg, Heidelberg, Mainz, Fürth.

Holland.—Burgomaster and Aldermen, aided in the more important corporations by Municipal Directors for the Sanitary service and housing policy.

Italy.—Medical Officers, and employees of Municipal office of hygiene.

REGULATIONS FOR THE PLANNING OUT OF LAND WHICH IS TO BE DEVELOPED FOR BUILDING PURPOSES BY PRIVATE INDIVIDUALS.

Austria.—Carried out by the Municipalities.

Belgium.—Local Authorities (communal administrations).

England.—By individuals themselves, subject to fulfilling prescribed regulations as to width of roads, construction of sewers and drains and open space to each house.

France.—The Mayor and the Municipal Council.

Germany.—The Local Authorities settle such plans.

Holland.—As a rule the Municipal Councils.

No Street can be built without the consent of the Municipal Council which has to approve the width, level, pavement, etc., also drainage, sewers, gas pipes, etc.

Amsterdam has just published a plan for regular extension on municipal sites. The plot measures 473 H.A. divided as follows :—

Streets, canals, squares—165 H.A. (35 %).

Sites for exhibitions, sports and park—118 H.A. (35 %).

Sites for dwellings in rows—111 H.A. (23 %).

Sites for villas and separately built dwellings—79 H.A. (17 %).

Italy.—The Municipalities.

BUILDING REGULATIONS.

Austria.—These are made by Diets of the Provinces, there is no model code.

Belgium.—Made by Local Authorities, no model code.

England.—By Town and District Councils; built on an urban code in urban districts and a rural code in rural districts.

France.—These are made by the Mayor and Municipal Councils. There is no model code of bye-laws, although the Government, after the passing of the Public Health Act of 1902, has made specimen sanitary regulations which prescribe certain requirements as to the construction of dwellings. These specimen regulations have been pretty generally adopted.

Germany.—For Saxony the general Building Law of 1900 gives certain minimum rules, with power to the local authorities for raising the requirements, if they think it fit. For Prussia, the Building Statute for Berlin is accepted and copied by a large number of towns.

Holland.—Made by Local Authorities, or if they fail to do this, by the Provincial Committee.

Municipal building bye-laws have to be confirmed by the Provincial Committee, who has to take the advice of the Housing Inspector (Inspector of Health). After this confirmation, the bye-laws must be sent to the State Council of Hygiene for control.

Italy.—The Municipalities, no model code.

TOTAL QUANTITY OF LAND BOUGHT OR OWNED BY TOWNS TO PROVIDE FOR THE FUTURE GROWTH OF THE TOWN, IS AS FOLLOWS:

Austria.—None acquired for this purpose.

Belgium.—Communes only become land-owners in case of dispossession for public purposes, and always try to sell the land again as quickly as possible. They don't provide for future needs, but only make plans tracing out future streets.

England.—None except for cemeteries.

France.—None of the Communes have acquired land with this object.

Germany.—A deliberate town-extension policy is adhered to by several towns, as Frankfurt, Mannheim, Ulm, where the municipality owns a large portion of town-extension lands. Other towns like Gortitz own large forests (30,777 hectares). In Mannheim the total quantity of lands owned by the municipality and its application is (year 1905): streets and roads 244 hectares, municipal works 41 ha., municipal buildings 22 ha., parks and shrubberies 173 ha., wharfs and building land 289 ha., forests 753 ha., applied to agriculture 900 ha.—making 2,432 ha. in all.

On the reverse, large towns like Berlin, Charlottenburg, etc., refrain from town-extension policy and leave it mainly to the land speculators.

Holland.—Amsterdam, 560,000 inh. x 1000 H.A., just now takes 500 H.A. compulsorily under the New Housing Act.

Schiedam, 30,000 inh. x 100 H.A.

Rotterdam, 390,000 inh. x 500 H.A.

'sGravenhage, 238,000 inh. 300 H.A.

Arnhem, 63,000 inh. 600 H.A.

Utrecht, 115,000 inh. 110 H.A.

Several other important towns have an important area of their own, as Nymegen, Deventer, Vlaardingen, Leeuwarden. There is a growing tendency to buy land and an awakening tendency to keep it, letting on leases.

Italy.—None for this purpose

Is Consent of Higher Authorities necessary in the Purchase of Land by Agreement for Housing Purposes ?

Austria.—This is not necessary.

Belgium.—The Communes must get the consent of the permanent deputation of the Council of the Province and of H.M. the King.

England.—Yes, if a loan is required to be raised.

France.—The Towns are not authorised by law to build houses themselves. They can acquire land compulsorily in connection with unhealthy areas under the law of 1902, in manner prescribed by the law of 1841.

Their decision must be approved by a Government decree, and in some cases by a special Act of Parliament.

Germany.—Not for buying ; but for raising the money if by loans. But this is a mere formality. In fact, there are no limits to a town buying land for housing purposes ; buying is encouraged by Government, especially in Prussia.

Holland.—Local Authorities are under the control of the Provincial Committee as to the management of their finances and so they have to get the consent of that Committee, when they buy or sell land.

Italy.—Consent of higher authorities must be obtained.

IN REPLY TO THE QUESTION :

Have the Towns power to COMPEL land-owners to sell land for Housing Purposes without a special law or order of Parliament ?

If towns have no such power can they get it for a special purpose by application to the higher authorities ?

THE ANSWERS ARE—

Austria.—No. There are necessary Special Laws.

Belgium.—The communes have no power to compel landowners to sell land for housing purposes. But they have, in accordance with the Constitution of Belgium and the legislation, the right to dispossession for public purposes. In that case there must be a law or royal decree to be taken. The construction of houses for the working classes seems not to be a motive for public purposes.

England.—Compulsory purchase of land can only be effected by means of a Provisional Order of the Local Government Board, confirmed by Parliament. Housing is one of the purposes for which compulsory powers of land purchase may be so granted.

France.—The towns are not authorised by law to build houses themselves. They can acquire land compulsorily in connection with unhealthy areas under the Law of 1902, in manner prescribed by the law of 1841. Their decisions must be approved by a Government decree and in some cases by a Special Act of Parliament.

Germany.—Generally no landowner can be compelled to sell his land for housing purposes. Expropriation is granted by State authority only in case of public benefit, *i.e.*, if the land is wanted for public purposes, planning of streets, construction of railways, etc.

A special law for the city of Frankfurt-on-Maine gives power to the city, if the majority of the **owners** of a certain plot **demand** it, to combine, clear and **redivide** to the former owners plots of land which could advantageously be used for housing purposes in their actual condition (Law for combining and clearing scattered plots of building land).

Holland.—Local Authorities have the power to take sites compulsorily (under consent of the Crown) in case they want the land for :—

- (a) The clearance of slum areas ;
- (b) The removing of premises which impede the improvement of dwellings ;
- (c) They want sites, built or not built on, for a housing plan or a plan of regular extension.

Italy.—The towns have power to compel landowners to sell land for housing purposes by the law on popular houses and in accordance with the law dated June 25th, 1865, on compulsory purchase for public utility.

Comparison of cost of land situated on the periphery of towns at the nearest points, and the cost of land situated about two or three kilometres farther from the centre ?

Italy.—At Rome in the periphery land costs about 50 francs per square metre ; two or three kilometres farther, about 5 francs.

Austria.—No information.

Belgium.—At 5 or 6 kilometres in Brussels, land has fetched £14,000 per hectare. At 3 or 4 kilometres from Brussels, 5 or 6 or 7 times as much. There is always a great difference between the

cost of land situated in the periphery of towns and the cost of land situated two or three kilometres farther. That is reckoned upon the importance of the localities. Examples of this fact would be of no use as the cost depends also upon other circumstances.

England.—See pp. 69, 155 and 176, Housing Handbook.

France.—The price of land does not always vary according to the distance from the centre. In Paris there are sites cheaper than in certain suburban communes and in the same commune the price varies enormously according to the situation, size, surroundings and nearness or distance from means of communication.

Germany.—See below.

Holland.—As a rule there is a big difference.

Amsterdam (560,000 inh.) £4000 a H.A. on the periphery, £400 a H.A. a kilometer further on.

Utrecht (115,000 inh.) £3000-£1000 on the periphery, £200-250 a kilometer further on.

Zwolle (33,000 inh.) £1500-2500 on the periphery, £150-280 a kilometer further on.

In Leeuwarden the difference is much less : £625 on the periphery and £300-450 a kilometer further on.

What is the average cost per hectare of Building Land before roads have been made ?

Austria.-- Information not supplied.

Belgium.—Information not supplied.

England.—The cost of building land before roads are made (*a*) varies from £100 per hectare in the small villages to £5,000 per hectare at the periphery of large towns, but the greater number of sales are effected at between £500 and £1,500 per hectare, *i.e.*, between 2s. 6d. and 7s. 6d. per square metre.

(*b*) When a given quantity of land is used for building new workmen's houses, the area occupied by the streets varies from 10 to 25 per cent. of the total area, and the number of rooms on such land varies from 200 to 500 rooms per hectare of the total area.

France.—No answer.

Germany.—It is to be kept in mind that in Germany land is bought and sold right out, with the exception of a few instances of long-term leases granted by public bodies (State and towns). Consequently the rent and value of the building to be erected *amalgamates* with the value of bare land. I divide lands in the town-extension districts into 3 classes :—

- 1.—Agricultural lands, from 50 pfennigs to 2 marks per square metre.
- 2.—Speculation lands in the hands of wholesale speculators expecting to cut up their land with the extension of building. No average price, of course, can be given for this class.

- 3.—Building plots, ready for construction of houses. Prices of these vary according to (a) The system adopted for construction : system of 5-storied building fetches 50-70 marks per square metre in the working-men's districts ; system of 3-storied buildings fetches 20 to 30 marks. (b) District of town where the land is situated. High class district, of course, fetches more than working-class district.

Holland.—An average cost for the whole country cannot be given, but in Amsterdam, £3,000-£18,000 ; Utrecht, £900-£3,000 ; Zwolle, £1,000-£2,500 ; Leeuwarden, £650-£1,000 ; Enschede, £1,500-£2,000.

Italy.—Francs 20 per square metre at Rome.

What is the average cost per hectare of Building Land when roads have been made ?

Austria.—Information not supplied.

Belgium.—It is impossible to answer this question, because the cost of land depends on its situation and other local circumstances. As a rule the price of land is increasing most rapidly in the case of dispossession for healthy purposes. At Brussels the cost of land per square metre in unhealthy areas amounted to 100-190 francs.

England.—The cost of building land after roads have been made varies from 1s. per square metre in small villages to 20s. per square metre in the large towns, but the greater number of workmen's houses are built on land costing between 3s. and 10s. per square metre.

France.—Information not supplied.

Germany.—See above.

Holland.—Amsterdam, £10,000-£12,000 ; Utrecht, £4,000-£5,000 ; Zwolle, £2,000-£2,500 ; Deventer, £3,000-£4,000 ; Enschede £2,500-£3,000.

In the case of Amsterdam a square metre building site will cost £2 10s., as only about 40 % can be covered with buildings. In the other towns the proportion will be more favourable.

These prices are for one H.A. the building sites inclusive streets and squares.

The Amsterdam figures are taken from a report of the Director of Public Works on the extension of the town and are calculated with the interest on the money during the building and leasing.

Italy.—Francs 50 per metre.

The Average Cost per hectare of Agricultural Land is very variable.

Austria.—Information not supplied.

Belgium.—1,000 francs for mediocre land ; 3,000 francs for average ditto ; and 5,000 francs for first-class land.

England.—The cost of Agricultural Land varies from £30 to £500 per hectare, but the prices generally paid are between £50 and £100 per hectare, and the average of recent sales has been about £60 per hectare.

France.—There are farms which sell for 200 francs per hectare, and others for 10,000 francs. The conditions are so variable that it is impossible to make comparisons.

Germany.—See above.

Holland.—Very poor and uncultivated soil (heather), far from any centre, £2-£8 a H.A. ; poor soil cultivated, £10-£60 a H.A. ; grass and arable land, £150-£350, medium, £250 ; garden, bulbs, cabbage, £500-£1,100 per H.A. ; gardens near towns perhaps £1,500-£2,000 per H.A. All these prices are for agricultural use.

Italy.—Fr. 0.50 per square metre.

When land-owners have been compelled to sell land, the price is fixed as follows :—

Austria.—Information not supplied.

Belgium.—In case of dispossession, if the price of land is not fixed by agreement, it is fixed by the tribunals following its real value.

England.—By arbitration or a jury based upon the value estimated with an extra allowance, generally 10 per cent., for compulsory purchase.

France.—By a jury.

Germany.—By estimate and valuation ; but if not accepted, then by the courts of law.

Holland.—The price is fixed by the judge. The Housing Act declares that only the real market value has to be paid.

Italy.—The price of land is fixed by experts. By the special law for the improvement of Naples, 1885, land is valued on the average of the market value and the rent for ten years last. If it is not possible to ascertain the rent, then the price of land is its rateable value.

Cost of land per square metre in unhealthy areas acquired by City Councils for clearance of insanitary dwellings ?

Austria.—Information not supplied.

Belgium.—Prices are very high and very variable, in Brussels such land has cost from 100 to 150 francs per square metre.

England.—See pp. 59, 61 and 155, Housing Handbook.

France.—Information not supplied.

Germany.—No definite figures.

Holland.—No exact figures can be given. Until now these areas have not been bought compulsorily. Amsterdam paid £4 4s. and 15s. 4d. on another occasion. Kampen paid 2s. 4d.

Italy.—Land covered by buildings costs when expropriated in clearing unhealthy areas from £1 to £25 per square metre, but in the greater number of cases has been between £4 and £8 per square metre.

THE PROPORTION OF BUILDING SITES THAT MAY BE COVERED BY BUILDINGS is settled as follows :—

Austria.—In the greater number of cases, 85 %.

Belgium.—In towns and other important localities, the height of buildings is in suitable proportion to the width of the streets ; generally speaking, a building may have as height, the width of the street plus 6 meters. In the same localities $\frac{1}{5}$ of the building site may not be covered by buildings.

England.—There must be 24 feet of open space along the entire frontage of the building, and there must be a clear depth of open space behind, varying according to the height of the building from 10 to 25 feet, with a minimum area of at least 150 square feet.

France.—There is no rule in this matter, but the free space opposite a window must be over 4 metres and in Paris sometimes 8 metres.

Germany.—(a) Maximum regulations—75 %.

(b) Minimum regulations—50 %, in a few cases 40 to $33\frac{1}{2}$ %.

(c) Medium regulations (*i.e.*, the greater number of regulations)—For the town-extension districts, 67 to 50 %.

Holland.—Apart from streets and squares, the maximum will be $\frac{4}{5}$ ths and the minimum in rural districts will be sometimes $\frac{1}{5}$ th, but in the greater number of regulations is $\frac{3}{4}$ ths.

Italy.—Under the regulations of 1904, the court-yard surface of working-class houses shall be no smaller than $\frac{1}{5}$ th of all the area within the limiting walls. In Rome, court-yards shall have neither side shorter than $\frac{1}{3}$ rd of the length of the building, nor an area smaller than the square of the shorter side. In Turin, the court-yards' area must be no smaller than $\frac{1}{4}$ th of the area within the limiting walls. The proportion of building site that may be covered by buildings is $\frac{2}{3}$ ds.

NEW STREETS AND ROADS IN WORKING CLASS DISTRICTS.

Austria.—Information not supplied.

Belgium.—No town has constructed quarters devoted entirely to working-class dwellings. The country has (1) Government Roads paid for by the State ; (2) Provincial Roads paid for by the Provinces ; (3) Parish Roads paid for by State, Province and Commune together.

For new districts added to towns the cost of streets is paid either by the land-owners or the Communes, but in the last-named event, a rate is levied to meet the cost in alternate years.

England.—All streets used as carriage roads must be at least 36 feet wide, except secondary approaches which may be 24 feet wide. Owners settle position and direction and pay for new streets and give the necessary land, but the local authority may construct or improve them and recover by periodical charges called "Private Streets Improvement Rates."

France.—The town of Paris does not allow any streets less than 12 metres wide. As a rule the owners pay for new streets in proportion to frontage, but this is not always the case in rural districts.

Germany.—

	Total area.	Build- ings.	Streets, roads, railwys.	Parks.	Ceme- teries.	Rivers.	Waste land.
	ha.	ha.	ha.	ha.	ha	ha.	ha.
Berlin	6350	3000	1820	360	60	100	1009
Aachen	3915	371	296	34	14	13	3187
Francfort	9390	1145	768	35	45	158	7238
Görlitz	1784	217	246	61	33	26	1201
Mannheim	6606	579	510	84	30	623	4781
Lübeck	2972	370	254	32	10	249	2156
Freiburg	5285	292	313	68	30	40	4542

To make out percentage of building to streets, roads, and railways, the waste land should be deducted from the total area. Mark the differences between the single towns.

The cost of street-making per unit room depends on width of street and class of pavement (asphalte, wood, granite). No definite figures available.

The adjacent owners pay the cost of new road of various kinds, but the cost may be advanced by municipality and recovered from adjacent owners.

Holland.—In the development of working-class districts, the proportion of the total area of building sites devoted to new streets is on an average about $2/5$ ths. The owner of sites pays the cost of new streets, but in small towns a part is often defrayed by the community.

The cost of street-making depends on the surface, but 7s. to 10s. per square metre will be a fair average. In many towns the sites must be brought on a decent level which may cost from 5s. to 6s. per square meter in towns like Amsterdam and Rotterdam. (The whole site and not the streets alone has to be raised.)

Italy.—In Turin no new streets may be narrower than 15 metres. Article 43 of the Regulations of 1904 prescribes that all street works for working-class houses shall be made by the municipality.

Cost of Roads and Sewers.

Very little information is forthcoming about this most important item, but in England where the new roads are generally about 12 metres wide, the cost of street works, including canalisation, varies from 5s. to 10s. per square metre of road surface, and from £500 to £2,000 per hectare of the total area of the building land developed, the greater number of workmen's houses in the suburbs being built on land which has been provided with the necessary roads and sewers at a cost of about £1,000 per hectare of the total land developed.

Expressed in terms of cost per room, the figures shew that the cost of making streets, exclusive of the value of the land, varies from £5 to £10 per room, and the cost in the first instance of the total area of land dealt with varies from £2 to £20 per room, thus making a total site cost of from £7 to £30 per room, but the greater number of sites cost a total of about £10 per room.

THE STATE HAS LENT MONEY FOR HOUSING PURPOSES AS FOLLOWS :—

Austria.—None.

Belgium.—The State as such has not lent money for housing the working classes, but the law of 9th August, 1889, has authorised the general savings banks to make loans for that purpose. Up to the 1st January, 1907, the savings banks lent (a) to towns, 574,200 francs : (b) to societies, 71,644,447 francs : (c) to workmen (upon security for 1/3), 163,727 francs.

England.—The municipalities have borrowed about £4,500,000 for slum-buying, and £4,500,000 for housing, but most of it has been borrowed in the open market. The Government through the Public Works Loan Commissioners have lent £2,318,765 to towns and £1,619,929 to societies, companies and individuals for housing purposes—the houses being let and not sold as a rule. Under the Small Dwellings Acquisition Act, 1899, the sum of £32,500 has been lent to workmen for acquiring the ownership of their houses.

France.—On the 31st December, 1906, there had been lent by the Savings Banks, 5,828,851 francs ; charitable institutions, 350,000 francs ; Caisse des Depots, etc., 6,467,000 francs. (The Marseilles Savings Bank alone has lent 55,475 francs to individuals.)

Germany.—To Societies (building societies, constructing houses).

(a) By the German Empire, 25 million marks.

(b) By the Prussian State (up to 1907), 36½ million marks. Loans are also granted by other States—Bavaria, Saxony, etc.

(c) By the Public Boards of Insurance against Invalidity (1906), 173 million marks.

All the above has been lent to building societies. The Empire and the States, as a rule, give the loans on the condition that the houses constructed are to be let to officials and working men in the State service, State administrators, State railways, Imperial Postal service, etc.)

The Boards of Insurance, on the condition that the houses are to be let to persons to whom the Imperial law of insurance applies.

Holland.—(a) To Towns—The State only lends to local authorities who can build themselves or hand the money over to societies and companies. The Housing Act is only beginning to work in this regard and much difficulties had to be overcome before everything was settled. £40,000 has been granted until now and some £110,000 more is voted by the local authorities and apparently will be granted within a few months.

(b) to Societies, nothing ; (c) Direct to workmen, nothing.

Italy.—National Exchequer does not lend money for housing.

The Rate of Interest charged by the State for money lent for Housing purposes is as follows :—

Austria.—No money lent.

Belgium.—To Towns, 3.25 % charged by the Savings Bank. To Societies of credit for lending to others, 3 %. To Societies for construction possessing real estate, 3.25 %. To Workmen or individuals direct, the rate was formerly 3 %, but these loans are no longer made.

England.—Varying from $2\frac{3}{4}$ when the market rate was $2\frac{1}{2}$ to $4\frac{1}{2}$, but always above the market rate.

France.—The Savings Banks generally lend to Societies at between 3 and $3\frac{1}{2}$ %. The Societies generally lend to individuals at 4 %, but some loans are at $4\frac{1}{2}$ %.

Germany.—(a), (b) Empire and State : 3 % interest and 1 % sinking fund, to societies consisting of employers of government service only.

(c) Boards of Insurance, $3-4\frac{1}{2}$ %.

Towns and Municipalities also advance money to building societies. In 1903, in the Province of Rhineland, 57 municipalities had advanced money or stood security for construction of workmen's houses. The same policy is to be found among the municipalities in the Grand Duchy of Hessen, in Saxony, Baden, etc.

In agricultural and town-extension districts of Prussia, the law on small holdings is now being applied for creating small holdings for workmen, the purchase-money and capital for building being advanced to the holder. As the application of the law to working classes is only beginning, no figures can be given as yet. Examples : County of Dortmund ; district of Segeberg, province of Posen

Holland.—(a) To Towns. At market rate. The exchequer here has to pay about $3\frac{1}{4}$ %.

Italy.—No information.

The number of years allowed by the State for the repayment of loans is as follows :—

Austria.—No loans granted.

Belgium.—The Savings Bank allows (a) Towns, 25, 40, 60 or 66 years. (b) Societies, 10, 15, 20 or 25 years. (c) Individuals, 10, 15, 20 or 25 years.

England.—Before 1905 about 85 per cent. were for 40 years and under, now the usual periods are 60 years for buildings and 80 years for land.

France.—Generally 25 years for separate houses and 40 years for collective dwellings.

Germany.—(a), (b), Empire and States—47 years.

(c) Boards of Insurances : periods vary.

Holland.—Fifty years. This is generally regarded to be a much too short period and the Minister of the Interior has promised to introduce a law to prolong this period to 75 years.

Italy.—State does not lend.

TAXES CHARGED UPON WORKING-CLASS DWELLINGS upon buying and selling premises :—

Austria.—No information.

Belgium.—The taxes of enregistrement and of mortgage transactions are respectively 5.50 and 1.25 per cent.

Reduction of one-half for working-class dwellings under the law of 1889.

England.—Practically nothing—lawyers get the equivalent of such taxes in costs of conveyance.

France.—7 % of the selling price on changing hands.

Germany.—No information.

Holland.—Purchase Tax, $1\frac{1}{2}$ % ; Registration, 2 %.

Italy.—1 % on the value, but working men buying their dwellings only pay $\frac{1}{4}$.

Taxes charged upon the Tenants each year :—

Austria.—No information.

Belgium.—The personal taxes charged by the State government are as follows :—

(a) 5 % of the assessable value, which is less than the gross rental.

(b) 1 to 2.28 francs according to the population of the commune and the number of doors and windows.

(c) 1 % of the assessed value of personal estate (always below the actual value).

The total taxes charged by provincial and local governments are equal to the total taxes charged by the National government.

Working-class dwellings, the assessed revenue of which does not exceed a rate fixed according to the local population, have no personal tax or any similar one to pay to the local, provincial or National governments (laws of 9th August, 1889, and 18th July, 1893).

England.—The expenses of local government amounting to from 20 to 25 per cent. of the rent are charged on the tenants.

France.—Two to thirteen per cent. each year.

Legally there is no difference between working-class dwellings and others, but the Communes in assessing the tax are authorised to make slight reductions for low rents, but the arrangements for carrying this into effect are very complicated. In Paris all rents are exempt from the “*contribution mobilière*” where the value is below 500 francs.

Germany.—No difference.

N.B.—For Berlin, taxes on houses, for sewers and water supply, cost of maintenance and repairs of house, losses on empty premises and on rent, in fact all charges and expenses, are generally estimated at 10 % of the rent.

Holland.—In the very poor houses the tenants pay nothing, in the better houses the tenants pay some taxes, depending on the rent of their dwelling, but no average can be given as all depends on the locality and the percentage is only levied from a reduced rent. When for instance in a certain district, houses of a rateable value of £4 are exempted, the rent of the better houses is reduced by £4 in the calculation of their tax.

Italy.—No information.

Annual Taxes charged upon owners :—

Austria.—No information.

Belgium.—The State Government charges 7 % of the assessable revenue which is less than the gross rental.

England.—Very light.

France.—Nine to sixteen per cent. of rent, according to the commune.

Dwellings constructed according to the conditions of the laws of 1906 are exempted for the first 12 years from property tax, and the tax on doors and windows. This reduction is in favour of the owner.

Germany.—1 to 2 % of saleable value in a great number of Prussian towns. Rates are higher in Bavaria, Saxony, Alsace, where the tax is assessed by Government. The old Prussian tax on “*assessed value*” of houses is being abandoned. Towns in Prussia are applying now the tax on “*saleable value*” of houses, agreed to yearly according to the requirements of budget, varying from 1½ per

mille to 4 per mille each year. Then there is a tax for sewers and for water supply.

Holland.—From 4 to 11 % from the rateable value (corresponds with 10d. to 2s. 4d. in the £).

Italy.—Nothing for 5 years in the Kingdom, and for 10 years at Rome.

Special Site Tax laid on Plots not yet covered by Buildings.

Austria.—No information.

Belgium.—The Property Tax is applicable to such plots, but it is a very small one.

England.—No special site tax.

France.—There is no tax on unbuilt-on land except at Paris, where there is **tax on gardens** ! but this has mainly a “sumptuary” character.

Germany.—Some towns have established a tax on the “increase of value of land” (Wertzuwachssteuer, Franckfurt, Cologne, Gelsenkirchen, etc.) The number of towns charging the tax is increasing. Rates are generally from 4 to 10 % of the increase of value.

Holland.—No. But those sites form part of one's fortune and taxed as such, though very low.

Italy.—Municipalities may be empowered by the Government to rate a tax on plots not yet covered by buildings, and no more than 1 franc per cent. of their value.

The Ratio of Total Taxes to the Rent is as follows :—

Austria.—No information supplied.

Belgium.—Variable.

England.—From 20 to 25 per cent. of rent.

France.—See paper by M. L. Ferrand.

Germany.—English rates should not be compared to German rates, owing to the difference of system and the great number of taxes in Germany. House tax is heavier in England. On the other hand, direct and indirect taxation is heavier for the working classes in Germany. Income tax in Germany begins at an income of £45 to £60 with a progressive scale from 2 to 4 %, municipal taxation adding an increase of 100 to 200 % according to the local rate. Other direct taxes and the charges of the protectionist system are to be taken into account.

Holland.—For owners it will be in the future $4\frac{3}{4}$ % of the supposed rent. For tenants information difficult to give, but the tax is very light for the really small houses.

Italy.—No information, but see paper by M. V. Magaldi.

LIMITATION OF A MAXIMUM NUMBER OF ROOMS PER GIVEN AREA.

No countries have made building regulations prescribing a maximum number of rooms on a given area of building land, but all have endeavoured to secure a certain amount of open space by other means.

AREA OF ROOMS.

Austria.—The law of 1902 prescribes for workmen's dwellings favoured by it a minimum area of 16.25 m² for one room ; 20.35 m² for two rooms, 30.80 m² for three or more rooms.

Belgium.—There is no minimum area prescribed for rooms by the regulations.

England.—No minimum area prescribed.

France.—No minimum area is prescribed, but no room may be constructed of less than 25 cubic metres cubical contents.

Germany.—No information.

Holland.—As a rule the building bye-laws prescribe that every dwelling shall have at least one room of at least 14 square metres (max. 20, min. 12 metres). Other rooms have to measure at least 6 metres or are left apart. Most bye-laws further prescribe that the whole house has to measure at least, say, 30 square metres.

Italy.—Eight square metres (and 25 cubic metres).

HEIGHT OF ROOMS.

The height prescribed for rooms is as follows :—

Austria.—(a) Maximum regulations, 3.20-3.50m.

(b) Minimum regulations, 2.20-2.60m.

(c) Medium regulations (*i.e.*, the regulations most generally in force), in the towns, 3m. ; in the country, 2.60m.

Belgium.—Most of the local regulations in use prescribe at least 3 metres for the ground floor, and ordinary floors above with 2.50 for underground rooms, and 2.60 for the entresols.

England.—Varying from 2.34 to 2.75 and 2.90.

France.—A minimum of 2.60 is prescribed, but this figure is generally exceeded and averages 2.90.

Germany.—(a) Maximum regulations—3 metres.

(b) Minimum regulations—2.80 to 2.50 metres.

(c) Medium (*i.e.*, the regulations most generally in force)—2.80 metres.

Holland.—(a) Maximum regulations 3 metres from the floor to ceiling or beams : in a very few cases 3.25 metres is prescribed.

(b) Minimum regulations, 2.50 metres measured as heretofore, this minimum is an exception, 2.60 might be the real minimum.

(c) Medium, 2.80 metres measured as before.

Italy.—Minimum, 3 metres.

THICKNESS OF WALLS.

The figures ordered by the building regulations for the thickness of walls are as follows :—

THICKNESSES IN CENTIMETRES.

	1st Storey.	2nd Storey.	3rd Storey.	4th Storey.
	cm.	cm.	cm.	cm.
AUSTRIA (Vienna) —				
Five or more storeys :				
Maximum	90	75	75	60
Minimum	75	60	60	45
Four or more storeys :				
Maximum	75	75	60	60
Minimum	60	60	45	45
Three or more storeys :				
Maximum	75	60	60	—
Minimum	60	45	45	—
Two or more storeys :				
Maximum	60	60	—	—
Minimum	45	45	—	—
BELGIUM —				
(following local regulations)				
Minimum —				
Less than 15 metres high				
Front wall	38	28	28	28
Back wall	28	—	—	—
Gable	28	—	—	—
More than 15 metres high				
Front wall	46	38	28	28
Back wall	28	28	—	—
Gable	28	28	—	—

		1st Storey.	2nd Storey.	3rd Storey.	4th Storey.
ENGLAND—		cm.	cm.	cm.	cm.
Height up to 25 ft. ..		36	36	—	—
Height up to 30 ft. :					
Minimum		36	36	—	—
Maximum		54	54	36	—
Height up to 40 ft. :					
Minimum		54	54	36	36
Maximum		72	54	54	36
Height up to 50 ft. :					
Minimum		72	54	54	36
Maximum		86	72	54	54
FRANCE—					
There are no regulations prescribed by law on this subject.					
GERMANY—					
One brick=25 cm.					
Five or more storeys:	Cellar.				
Maximum	77	64	51	51	38 ^{5th} 38 ^{Storey.}
					Roof. 25
Medium	64	51	51	38	38 —
HOLLAND—					
No information.					
ITALY—					
Five or more storeys :					
Maximum		44	33	33	22
Medium		33	33	22	22
Minimum		33	22	22	22
Four storeys :					
Maximum		44	33	22	18
Medium		33	22	22	18
Minimum		22	22	22	18
Three storeys :					
Maximum		33	22	22	—
Medium		22	18	18	—
Minimum		22	18	18	—
Two storeys :					
Maximum		22	22	—	—
Medium		18	18	—	—
Minimum		11	11	—	—

EXTENT OF ACCOMMODATION AND OVERCROWDING.

Austria.—According to the census of 1900 there were in **Vienna** 1,363,298 persons living in 319,139 dwellings, and of these 592,134 persons or 43 per cent. lived in 161,063 dwellings of one room or one room and kitchen.

Of these last there were 165,000 persons living in 27,397 dwellings under conditions of overcrowding, *i.e.*, six or more than ten to a dwelling of one or two rooms. Altogether from 200,000 to 250,000 or one-fifth to one-sixth of the population of Vienna were overcrowded on this basis.

One-fourth of the housing accommodation is in the form of sub-let dwellings or lodgings and no fewer than 170,709 men or 12.5 per cent. of the Viennese population lived in the dwellings of other people.

A fourth of the people occupy dwellings on short tenancies subject to a fortnight's notice, which in the great majority of cases does not exceed 14 days. The greater number of the working classes lead a nomadic life and cannot possibly develop home life in the best sense of the word.

Things are no better in **Prague** and especially in the suburbs. Zizkow, the largest of these, had 2,545 dwellings containing 18,622 persons, or 42 per cent. of the population, overcrowded. In 60 Austrian middle towns, 150,519 out of 226,526 dwellings or 63 per cent. had not more than one room or one room and kitchen, while 25 per cent. of these were overcrowded.

Belgium.—There are no general statistics, but in the whole country there are 503 persons per 100 dwellings; in the metropolis 798 persons per 100 dwellings, and in the urban and rural districts from 449 to 586 persons per 100 dwellings according to the population of the district.

England.—The census definition of overcrowding is more than two persons to a room counting two young children as one person. In 1901 there were in England and Wales, 2,667,506 persons living in 392,414 *overcrowded* dwellings. There were 507,763 persons living in 251,667 one-room dwellings and 2,158,644 persons living in 658,203 two-room dwellings.

France.—Information is not available as to overcrowding—an attempt was made to get figures for Paris, but it must be accepted with caution.

Germany.—The English measure of calling "overcrowded" a tenement containing more than two occupants per room, cannot be applied to Germany at all. It is difficult to say how many of the workmen's dwellings would *not* be overcrowded, in this case. Taking *four* occupants as a measure, the figures for Berlin (in 1900) were :—

TENEMENTS CONSISTING OF ONE ROOM AND KITCHEN.												
Occupants per room	4	5	6	7	8	9	10	11	12	13	14	
Number of Tenements	35,917	23,024	12,108	5,511	2,281	820	270	77	13	6	1	

For Prussian towns, in 1900, a considerable percentage, varying from 10 to 24 *per cent.* of tenements consisting of one room or of one room and kitchen had 6 and more occupants.

PERCENTAGE OF DWELLINGS.

	One room.	Two rooms.	Three rooms.	Four rooms.	Fiverooms and over.	
Austria :						
Centre of Metro- polis	6.07	32.23	28.33	11.86	21.51	
Urban Districts ..	28.4	36.0	15.3	8.3	12.0	
England :—						
Whole country	2	8	11	24	55	
Metropolis ..	20	27	21	10	22	
Urban Districts ..	2	9	12	24	53	
Rural Districts ..	6	6	11	26	57	
Holland :—					Six and Over Seven. Seven	
Whole country	28½	30½	17½	15½	4	4
Metropolis ..	19	25½	22½	24	5	4
Urban Districts	23½	30½	18½	17	5	5½
Rural Districts ..	33	31	16½	13½	3½	2½
	Berlin.	Ham- burg.	Mün- chen.	Leipzig.	Dres- den.	Breslau.
Germany :—	%	%	%	%	%	%
One Room, in most cases kitchen extra..	50.41	23.83	27.82	26.95	47.40	43.51
Two Rooms, in most cases kitchen extra	28.11	31.20	30.13	36.35	30.30	26.60
	78.52	55.03	57.95	63.30	77.70	70.11
See note N.B.						
Three Rooms ..	21.48	44.97	42.05	36.70	22.30	29.89
Four Rooms ..						
Five Rooms ..						

The one and two room tenements form the bulk of the dwellings in large towns, amounting as above up to 78½ % of the total.

N.B.—No *general* definition of the word “room” can be given. In the greater part of German statistics, especially in Northern Germany, the word is applied to rooms fitted with a stove only (heizbares Zimmer), so the kitchen is, then, *not* included. This should be accounted for, if comparing with English statistics.

The DEATH RATES in the various countries are :—

	Death Rate per 1000, all causes.	Tuberculosis Death Rate per 1,000.	Infant Deaths per 1,000 births (in the 1st year).
The whole country :—			
Austria	24.1	3.36	188
Belgium	18.9	1.30	160
England	16.2	1.24†	145
France.. ..	19.4	—	—
Germany	*21.1	2.07	194
Holland	15.31	1.79	131
Italy	22.25	1.59	403
The Metropolis :—			
Vienna	19.9	4.18	185
Brussels	18.9	—	—
London	16.2	1.60†	146
Paris	—	—	—
Berlin	—	—	—
Amsterdam	13.66	1.83	110.1
Rome	—	—	—
Urban Districts :—			
Austria	28.8	4.67	—
Belgium	20.06	—	—
England	17.90	1.37†	158
France.. ..	—	—	—
Germany	—	—	—
Holland	11.56 to 24.97	1.82 to 2.9	58.1 to 258.4
Italy	—	—	—
Rural Districts :— (under 2,000 inhabitants)			
Austria	24.0	2.89	—
Belgium	18.04	—	—
England	13.54	1.16	117
France.. ..	—	—	—
Germany	—	—	—
Holland	11.56 to 24.97	1.82 to 2.9	58.1 to 258.4
Italy	—	—	—

* Average of 10 years.

† Phthisis only— all forms of tuberculosis amounted to 1.777 for England and Wales

MUNICIPAL DWELLINGS.

Belgium.—Only one commune (St. Giles) has up to now built dwellings for the working classes.

England.—12,165 block dwellings with 27,523 rooms : 2,507 tenement houses with 6,068 rooms : 2,004 cottage flats with 5,747 rooms : 3,830 cottages with 17,611 rooms—Total, 20,506 dwellings with 56,949 rooms. **Ireland.**—20,634 cottages.

France.—No dwellings built by municipalities ; there is a strong opposition to this in France.

Germany.—Freiburg, Ulm, Mulhausen, Düsseldorf, Strassburg, Lamprecht, Schweinfurt, Mülhausen, Emden, Apenrade, etc., for employees of municipality only. Mannheim, Karlsruhe, Worms, Nürnberg, Heidelberg have all built municipal dwellings.

Holland.—Volendam built 10 dwellings ; Vries 1 dwelling, and Franeker 20 dwellings in 1905. Franeker will build 30 dwellings, and Hellendoorn 6 dwellings in 1907. The new Dutch Housing Law favours "Societies of public utility" rather than municipalities.

Italy.—Dwellings have been built by the towns of Carrara, Fermignano, Milan, and Parma.

BUILDING COST.

The cost per room for building cottages varies as follows :—

			Rural Dist.	Small Towns	Large Towns
			£	£	£
Belgium	..	..	25	50	60
England	..	..	30	50	60
France	..	..	32	—	60
Germany	..	..	—	—	—
Holland	..	..	25	30	48
Italy	..	..	—	54	62

Brussels.—Three-storey houses built in the suburbs by a Society, cost from £12 to £15 per square metre or from 13s. to 18s. per cubic metre.

Four-storey houses cost from £11 to £14 per square metre or from 11s. to 15s. per cubic metre.

[The site cost of dwellings in Brussels varied from 8s. 6d. to 27s. per square metre.]

Cost of Building Block Dwellings :—

Belgium, £70 ; England, £90 ; France, £52 ; Germany, £— ; Italy, £40 to £50. The quality and nature as well as the size of the

rooms provided vary considerably, so that these figures must not be used as the basis of comparison between one country and another, but only as a rough indication of the cost in the country concerned.

In **England** the rooms are as a rule smaller than in other countries, the contents varying from 30 to 40 cubic metres, the most common size being 33 cubic metres.

The average COST OF BUILDING per square metre :—

Germany.—(a) Houses for one family in Rural districts :—

Small towns, middle towns :—90 marks (1½ storeys).

(b) Tenement Houses (3 storeys) :—

Small towns, 54 marks ; middle towns, 51 marks ; large towns, 53 marks.

(c) Block dwellings (four or more storeys) per 1 square metre of each storey :—Middle towns, 67 to 77 marks ; large towns, 55 to 69 marks.

The above figures are taken from houses mortgaged by the Imperial home department and built in different parts of Germany.

Figures given by a Building Inspector shew that the cost of building per 1 square metre for houses of 1 storey, 81.7 ; 2 storey, 73.7 ; 3 storey, 70.3 ; 4 storey, 70.7 ; 5 storey, 72.3 marks.

Holland.—In the great centres of population there are tenement houses and blocks, though the latter are scarce and not to compare with the gigantic blocks in Berlin or Vienna. In the smaller towns and in the rural districts the cottage is still all-prevailing, and dwellings for more than one family are seldom built, but in some towns there are a lot of old and dilapidated houses left by the better classes and occupied by three, four or even more poor families.

The building costs per square metre vary in the rural districts, for well built but plain and simple houses from £1 10s. to £2 16s. and a fair medium might be £2 8s. In the smaller towns the costs are about £2 to £3 with a medium of £2 15s. These prices are paid by building societies, and a jerry builder would pay from 10 to 20 per cent. less and build 30 per cent. worse. In each case the above prices are for one-storied cottages with a timbered roof and two or less bedrooms in that roof. The area is generally 30 to 40 square metres.

In Amsterdam and other cities the cost per square metre is higher, and the accommodation is less, because of the different type of building causing a loss of area in staircases, etc. The costs of streets, sewers and sites are also greater, while the working expenses are heavier through empties and losses of rent.

THE RENTS OF WORKMEN'S HOUSES vary according to the number of rooms they contain and the district in which they are situated, as follows :—

In **Belgium** the dwellings provided by societies and otherwise for workmen become in most cases the property of the workmen.

Other rents are as follows :—

	One room.	Two rooms.	Three rooms.	Four rooms.
HOLLAND—Weekly				
Capital and large cities ...	1/8 2/- 3/-	2/6 3/6 5/-	3/6 4/- 6/-	4/2 5/10 7/-
Small cities and provincial towns ...	10d. 1/8 2/6	1/8 2/4 3/4	3/4 4/2 4/7	3/9 4/2 5/5
Rural districts ...	5d. 1/2 1/8	1/- 1/5 2/1	1/8 2/1 3/-	none.
ENGLAND—Weekly				
Capital and large cities ...	2/- 3/- 6/-	3/6 5/- 6/-	6/- 8/- 10/-	8/- 10/- 12/-
Smaller towns ...	— — —	2/6 3/9 5/-	3/- 4/- 5/6	5/- 6/- 8/-
Villages ...	— — —	— — —	1/6 2/- 3/-	1/6 3/- 4/6
ITALY—Monthly				
Naples ...	9/- — 13/6	12/- — 27/-	17/6 — 3 1/-	— — —
Small cities...	1/4 — 14/-	1/6 — 16/6	3/- — 24/-	— — —

WAGES in the building trade vary as follows in the principal capitals :—

	Vienna.	Brussels	London	Paris.	Berlin.	Amster- dam.	Rome.
Bricklayer or Mason ...	4/- to 4/8	4/9	10d. to 10½d. per hour.	—	30 to 40 marks per week.	5d to 7d	2/6 per day.
Carpenter ...	4/5 to 4/7	1/8 to 7/-		—		4½d to 5d. p.h.	
Joiner ...	4/-			—		—	
Painter ...	4/- to 4/1 p.d.	1/8 to 7/- p.d.	7d. to 8d.	—	—	—	—
Unskilled labourer	2/4 to 2/6 p.d.	—	7d. per hr.	—	—	3½d. to 4½d.	1/8 to 2/- p.d.

In the small towns of **Germany**, Bricklayers and Carpenters are paid from 20 to 25 marks a week.

In **England** most workmen have to pay 20 to 30 per cent. of their wages in rent—sometimes more.

In the small towns of **Holland**, wages are—Masons, 5d. ; Carpenters, 3½d. to 4½d., and Labourers, 3d. to 4d. per hour. In the rural districts the figures are : Masons, 2¾d. to 4½d. ; Carpenters, 2½d. to 4d., and unskilled labourers, 1½d. to 3d. per hour. Similar proportionate reductions are found in other countries.

SUPPLEMENTARY.

Norway.—The chief sanitary rule for all new quarters in Christiania is that the streets should be North and South, so that all rooms in houses should get some sun. If adjoining owners arrange, or the area belongs to one owner, the normal breadth of two house areas (or depths of covered site) and one street of 20 metres is 42 metres, or in the case of older streets, of 15·70 metres, a breadth of 37·70 metres or sometimes 32·50 metres. If another building is erected on this area, the unbuilt-on ground has to be so big that it becomes more expensive. A building section or estate of normal size and shape is a rectangle about 100 metres by 42 metres with a carriage way down the middle of the plot through the centre of the short ends, and with an interior courtyard about 78 feet by 20 feet. New streets have been cut through old quarters and old houses taken down, and the new rules enforced for new ones, which tend to empty the old tenements so that the latter will not let. The municipality has often hastened the work of improvement by buying old narrow alleys and single houses. Where old buildings have been declared unfit for habitation, it has destroyed them and used the areas for open spaces and streets.

In 1894 two funds were created to lend money. (1) To help in acquiring a house. (2) To help in acquiring land in small parcels. But only the first was made use of.

In 1903 a bank was set up which lends (1) for acquisition of small holdings up to £150 at 3½% with amortisation in 47 years, the first five years' payments being excused ; (2) to acquire their own houses up to the value of £110 at 4%, to be repaid in 28 years, and no part repaid in the first two.

Although the sums lent have been small in proportion to the total cost, yet the Bank has done much good. Unfortunately the State demands the guarantee of the commune as well as mortgage security.

Wooden Houses.

A Society was started in 1900 by printers with the object of getting members their own homes in Christiania, and began by buying 600 hectares outside the town, each house to have two hectares. Already 54 have been built and 28 measured out. They

are wooden houses with tiled roofs in different styles, generally with two rooms and kitchen below, and three above. The Society is Co-operative and has a Committee. Rents are from £11 to £13 a year, and this covers interest and paying off capital. In 18 to 20 years the tenants will own their houses. The 550 inhabitants have introduced various Co-operative arrangements for the supply of goods and management of the houses. The cost of houses was £11,000.

SWEDEN AND TOWN PLANNING.

The following extracts from the Swedish Building Law of 1874 will give an idea of its provisions on town planning.

Section 9 (1) For every town there shall be prepared a plan for the regulation of its general arrangements and of the building within it. The plan shall regulate not only the buildings but the streets, the markets, and other public places. . . .

(3) No building which contravenes the regulations of the existing plan must take place in a town, nor shall a town be extended into a district for which no building plan has been prepared.

(4) Should the extension of a town into a district which is not included in its building plan become necessary, or for some other reasons be desired, a plan must forthwith be prepared for the said district in order that no difficulty may be created by the erection of buildings before a plan is prepared.

Section 12 (1) The Town Plan must be so prepared that the requirements of *traffic* in respect of ample space and convenience shall be supplied; that the *light and air* needed for health shall be provided; that *danger from fire* shall be guarded against, and that there shall be the *open spaces*, the variety of construction, and the *beauty* necessary for aesthetic reasons: For this purpose care must be taken amongst other things—

(a) That *streets* shall be wide and shall run in the directions most suitable for traffic.

(b) That large and suitable *sites* shall be provided for markets, harbours, and other places where there will be much traffic.

(c) That wide *promenades or boulevards* with shrubberies in the middle, and roadways on either side, or with other suitable arrangements, shall traverse the town if possible in various places and in different directions.

(d) That as many as possible other public *planted open spaces* shall be provided in the town.

(e) That on the one hand the residential districts shall not be so large or so crowded with houses as to prevent the *free passage of fresh air* or to interfere with the work of extinguishing fires, and on the other hand that in the said districts the building *sites* shall be of sufficient size to allow of the erection of commodious dwellings and the provision of open and *well-ventilated yards*.

(f) That where it is found to be possible lines of *back gardens* shall be so arranged in the residential districts of the town that there shall be on each side of the gardens a line of building sites; and also

(g) That where it is found to be desirable and possible there shall be *front gardens* between the houses and the streets.

(2) In no circumstances must the said back gardens and front gardens be built over or used for any other purpose than that of gardens or other form of planted space; and it shall be the duty of the surveyor to see that this regulation is enforced. It shall be the duty of the owners to keep the gardens always in good order.

Section 13 prescribes widths of roads as follows:—Normal width 58½ feet. Specially exempted short streets, roads at sides of boulevards and streets with buildings only on one side may have a width of only 39 feet. "Streets which have front gardens on one side or on both sides of them, provided that the distance between the two rows of houses is at least 59½ feet, may also have a width of not less than 39 feet."

CHAPTER XII.

GENERAL INFORMATION.

Under this heading will be found a number of useful facts and figures supplementing many of the particulars given in the Housing Handbook, or embodying information on various points as to which the writer has been from time to time questioned by housing reformers and members or officers of local authorities.

CHEAP TRANSIT.

(See pp. 221 to 246 Housing Handbook).

There are indications that the big railways will abandon the area of excessive competition and short distance traffic in inner London to the tubes and trams, and will seek financial salvation in the development of a ring of outer suburbs. The Great Central policy is definitely to give facilities to such places in the hopes that presently they will grow and be remunerative. From Beaconsfield, 23 miles out, a morning train does the journey in 36 minutes, and the season ticket is £14 per annum. The L., B. and S. C. R. issue second class season tickets to Brighton at £12 the half-year, and the morning journey is only 70 minutes. Similar facilities are given by other lines for Hitchin, Watford, St. Albans, Harpenden, and Bedford.

Tube Railways.—Of the lines mentioned on page 237 of the Handbook, the following were open at Midsummer, 1907, Baker Street and Waterloo, with extensions to Elephant and Castle, Edgware Road, Great Northern and City, Charing Cross, Euston, and Hampstead, Brompton and Piccadilly, with extensions to Great Northern and Brompton, and part of the district deep level extension to Hammer-smith. The Great Northern and Strand line was nearing completion. The enormous capital outlay on these lines has made it difficult to pay their way at the low fares established, viz., 3d. and 4d. from end to end of London, with lower figures for intermediate distances.

Electric Tramways.—A comparison of the following table with the figures on pp. 230 to 235 will show that the cost of construction and working expenses are slightly higher; the number of municipal tramway systems, the length of track and the number of passengers have nearly doubled.

In 1905 no less than 1,780 out of 2,116 miles of tramway were worked by electricity. It may be added that the profits of tramways, applied in relief of rates, amounted to about £210,000 in 1905, or an amount equal to more than 3d. in the £ on the rates, and varying from 2d. in the £ at Sheffield to 7 $\frac{3}{4}$ d. in the £ at Leeds.

TRAMWAYS IN THE UNITED KINGDOM.

	LOCAL AUTHORITIES.		COMPANIES.	
	1905-6.	1904-5.	1905.	1904.
	Number.	Number.	Number.	Number.
Undertakings owned ...	175 £	174 £	137 £	146 £
Total capital outlay ..	37,156,460 Miles.	32,964,144 Miles.	21,021,372 Miles.	19,711,008 Miles.
Lines open ...	1,491 $\frac{1}{4}$ £	1,395 $\frac{3}{4}$ £	748 $\frac{3}{4}$ £	721 £
Cost per mile ...	24,916 Number.	23,616 Number.	28,072 Number.	27,628 Number.
Undertakings worked ...	123 £	115 £	127 £	123 £
Capital outlay ...	31,147,306 Miles.	28,305,864 Miles.	26,305,028 Miles.	24,104,831 Miles.
Track operated ...	1,273 $\frac{3}{4}$ £	1,199 £	9,6 £	952 $\frac{1}{2}$ £
Gross receipts ...	6,853,486	6,089,991	3,789,692	3,827,145
Working expenses ...	4,323,734 Per cent.	3,873,394 Per cent.	2,512,029 Per cent.	2,091,655 Per cent.
Ratio to income ...	63'08 £	63'60 £	66'28 £	70'33 £
Nett revenue ...	2,529,752 Per cent.	2,216,597 Per cent.	1,277,663 Per cent.	1,135,490 Per cent.
Equivalent return on capital	8 Miles.	7 $\frac{1}{4}$ Miles.	4 $\frac{1}{2}$ Miles.	4 $\frac{3}{4}$ Miles.
Car distance run ...	154,965,781 d.	138,572,117 d.	89,183,683 d.	88,706,966 d.
Nett revenue per car mile	3'91 £	3'83 £	3'43 £	3'07 £
Nett revenue per track mile	1,660 Number.	1,848 Number.	1,365 Number.	1,192 Number.
Passengers carried ...	1,529,596,438 d.	1,355,366,775 d.	706,416,339 d.	713,547,361 d.
Average fare per passenger	1'05	1'05	1'20	1'21

The Example of Belgium.—It is possible for town labourers in Belgium to live in remote rural districts and travel daily to and from their work, owing to the cheap fares and weekly tickets issued by the Government for the express purpose of binding rural dwellings and town industries together. Excessive prices for land in urban centres and the erection of block dwellings have been largely checked.

Professor E. Mahaim has given the following interesting facts and figures on this subject :—

The nation owns 4,046 kilometres of railway out of 4,578, and will ultimately acquire all.

Belgium has 15 kilometres of main railway and 25 kilometres of light railway per 100 square kilometres, or one kilometre of main railway for 1,150 persons and one kilometre of light railway for

931 persons. Tramways are also provided to the extent of one kilometre of tramway for each 5,700 of the population, and the fares are from five to ten centimes for any distance in each town.

On State railways alone, one-quarter of the working class travel to and from their work.

Some journeys last three hours—this is too long. Fares are 1/6 per week for a 20 miles double journey each day; 2/- a week for 44 miles and 2/6 a week for 66 miles.

Interesting diagrams sent to the International Housing Congress shewed :—

- (a) The average length of journey to and fro on the railways was 12 kilometres in 1872 and 17 $\frac{1}{4}$ kilometres in 1905.
- (b) The total number of journeys made has nearly trebled in the last 10 years and amounts to 58,060,495, costing, however, only £28,368.
- (c) The average cost has been 1/3 a week for six double journeys.
- (d) The area of the labour market of Liege extends almost to Ostend, and out of 5,830 workmen travelling, no less than 1,063 lived more than 50 kilometres from Liege.

Cheap fares in Belgium have stopped the depopulation of rural districts and the congestion of towns in a very large measure. They have by opportunities for extreme mobility enabled ownership of dwellings by workmen to be carried out on a large scale with less objections on the score of restricting opportunities for work.

The National Society for promoting Light Railways has been often put forward as a *model for the organisation of a National Housing Society*.

Its capital comes from the State, provinces and towns, to the extend of two-thirds, and from individuals to the extend of not more than one-third.

It is managed as a trading concern by a nominated board, on which the various interests are all represented.

The Government has a voice in the amount of fares (these are from 5 to 7 centimes the kilometre for short journeys).

Dividends from receipts go *first* to the shares of the public authorities.

FREE TRAMWAYS FOR CERTAIN AREAS.

Roads, bridges, and ferries constructed at a large capital outlay and maintained at a large annual cost, were not free for public use until comparatively recent years, but now, in the interests of the public, they have in many cases been made quite free, so that all the working expenses and the annual charges on capital outlay are defrayed by the general body of ratepayers. Thus the workman who has no vehicle of

his own has to contribute towards the upkeep of means of transit for the owners of motor cars, carriages, omnibuses, and tradesmen's carts. At first sight this may appear unjust to the workman, but on second thoughts it will be seen that while many services maintained at the public charge, only benefit one section of the community or benefit that one section more than any other, yet all round justice can be done in the long run by attending to the needs of all, so that although it helps to pay for a service which specially benefits B, compensation is obtained by B helping to pay for a service which specially benefits A, and so through a multiplication of cases and persons. Thus we now find the question of free or subsidised means of transit advocated in some quarters as a set-off against free roads and bridges.

It is, however, much more likely to arise at a very early date in a partial and tentative form in connection with the development of new suburban areas on the outskirts of our large towns. Just as free lifts are part of the normal equipment of buildings where the vertical extension of dwellings has been fully carried out, so free trams will, before long, be part of the normal equipment of buildings in certain districts where horizontal extension of dwellings prevails to a great extent. It is, of course, only reasonable to urge that experiments in this direction should at first be confined to cases and areas where the cost of such free trams can be included in the rents of the dwellings occupied by those who are allowed to travel free. A few statistics as to the possible working out of schemes of this kind may be suggestive as to the possibilities in this direction, but they cannot of course be taken as rigidly accurate, though they are based on the actual ascertained cost of all the tramway systems in the British Isles.

The cost of equipping suburban land with trams may be taken at £25,000 per mile for initial capital outlay, or including working expenses and loan charges, £5,000 per mile per annum. This is on the assumption that there is in each direction a five minute service for twelve hours each day, and a ten minute service for another six hours, or a total of 131,400 car mile per annum, and that the inclusive cost is 9½d. per car mile—an outside estimate.

It is difficult to say how much land could be served by a mile of track, but reckoning fifteen minutes' walk as the maximum distance on either side of the trams, we get an area of say 1,760 by 2,500 square yards or 1,000 acres, so the annual cost of free tramway equipment may be put at £5 per acre per annum, and this sum capitalised at 30 years means £150 per acre as the initial capital outlay per acre, that ought to be sufficient to convert comparatively inaccessible land into accessible building sites, with free trams running to and fro for 18 hours each day. Now, assuming an average of only four houses to the acre, this means less than 6d. per house per week rent, to include free travel, and it is well-known to most students of the question that the difference in ground rent and other rents caused by a mile or so

difference in distance is often considerably more than 6d. per house per week, even when the houses are, in the latter case, crowded together on the land. The annual cost of free trams in the Metropolis and large urban centres would, of course, be more than £5,000 per mile of route, owing to the more costly system of installation and the more frequent service, and would vary from £6,000 per mile in Manchester to £18,000 per mile in London, but even in the latter case it may be pointed out that the initial capital outlay on the southern system of the London County Council Tramways was only £3,000,000 for 30 miles, and that the working expenses in addition were only about £450,000 per annum for carrying 141,845,555 passengers with the further result of reducing overcrowding to an enormous extent.

If we compare these figures with the fact that London has spent over £3,000,000 in buying 100 acres of slums, besides £2,000,000 in rehousing 36,000 persons, we must readily admit that a vast economy could be effected by carrying out a combined scheme of land purchase, suburban housing, and free transit for residents on the new estates or garden cities, rather than subsidising slum owners and building comparatively costly and less healthy block dwellings in congested centres. Put the workman near his work in terms of time, cost, and readiness of access, and the necessity for rehousing in dear blocks on dear sites would largely be done away with.

HOUSING FINANCE.

(See pp. 153 to 178 Housing Handbook).

The Public Works Loan Commissioners.—This body gets its funds from the National Debt Commissioners, supplemented by the proceeds of local loan stock, £20,000,000 of which has been borrowed from the Savings Bank—which gives $2\frac{1}{2}$ per cent. to its depositors.

The Commissioners are supposed to assist minor housing authorities with loans, and also housing companies and societies, as well as individuals willing to erect dwellings for the working classes. The total amount advanced for housing purposes up to 31st March, 1906, is £3,938,604, viz., £2,318,765 to local authorities on the security of local rates, and £1,619,929 to companies and private persons on the security of property.

The period for repayment is limited as follows: Local authorities, England and Wales, 50 years; Companies and private persons, England and Wales, 40 years; Local authorities, Scotland, 30 years.

The rates of interest are fixed by Treasury minute from time to time. From April, 1904, to September, 1907, they were as follows for local authorities:

Loan period not exceeding 20 years, $3\frac{1}{2}$ per cent. per annum.

“	“	“	30	“	$3\frac{3}{4}$	“	“
“	“	“	40	“	4	“	“
“	“	“	50	“	$4\frac{1}{4}$	“	“

On September 13th, 1907, a Treasury minute *reduced these rates* to $3\frac{1}{2}$ per cent. for 30 years, and $3\frac{3}{4}$ per cent for 50 years. The fees payable to the Board vary from £10 10s. for a loan of £1,000, and £22 5s. for a loan of £3,000, to £31 for a loan of £10,000, in addition to fees for services by the office of works and for out of pocket expenses. The mean rate of interest for the last 32 years is about $3\frac{1}{2}$ per cent., and the average rate in 1906-7 was £3 13s. 7d., the highest rate for 21 years. The amount advanced has averaged about £2,637,322 per annum, and the amount now outstanding is £49,636,955, of which only £945,165 is for housing loans.

Housing Loans to Societies of Public Utility and to Individuals.—In lending money for housing purposes under Section 67 of the Act of 1890, it has been the practice of the Public Works Loans Commissioners to discriminate between those borrowers who will agree to restrict the dividends to not more than 5 per cent., and those not so agreeing.

The Treasury minute of 1904 provides for lending to the companies and individuals who will agree to restrict their dividends to not more than 5 per cent., at the same rate of interest as that charged to local authorities.

The Regulations with reference to such Loans are as follows :

Applicants for loans must furnish—

- (a) A plan in duplicate of the site upon which the dwellings are to be provided.
- (b) Detailed drawings of the dwellings intended to be erected, and of the drains.
- (c) Specification of the works to be executed, and estimate of the cost.

The plans, specifications, etc., will be submitted by the Public Works Loan Commissioners to His Majesty's Office of Works for their approval, and their report as to the suitability and sufficiency.

The Commissioners of Works will require to be satisfied that all proper conveniences will be supplied, and particularly that sufficient water-closet accommodation will be provided for each tenement, and sufficient dust-bins; that the dwellings will have sufficient light and ventilation, and will be sufficiently provided with water.

Parties to whom monies are advanced will be required to enter into the following covenants with the Public Works Loan Commissioners :—

- (a) To produce accounts when required showing the income and expenditure in respect of the dwellings, and the rent charged to each occupant.
- (b) To insure, and keep insured, the buildings against fire in such amount as may be agreed with the Loan Commissioners, and to produce the receipts for the annual premiums when required.
- (c) To cause the dwellings, passages, staircases, etc., to be kept clean.
- (d) To cause the water-closets, etc., to be kept in good order.
- (e) To cause the dust-bins to be emptied at intervals of not more than seven days.
- (f) To take precautions against any interruption to the supply of water.
- (g) To keep the windows in good order and repair, and the chimneys swept.
- (h) To keep the drains in order and execute such works as may from time to time be necessary to keep the dwellings in a sanitary condition.

- (i) To keep the dwellings in good substantial and tenantable repair.
- (k) To allow inspection by Commissioners of Works at all reasonable times, and do all such works and repairs as may from time to time be required by those Commissioners.
- (l) That the dwellings shall be, as far as practicable, occupied only by persons of the working classes.
- (m) Not to permit any dwelling to be occupied by more than one family, or the tenants to underlet or take lodgers without the previous consent of the Loan Commissioners.

And such other covenants as the Loan Commissioners may consider necessary or desirable.

Where a loan is to be advanced by instalments the Loan Commissioners will require to be satisfied before granting the loan that the applicant has sufficient capital in addition to the proposed loan for completing the buildings.

The outstanding loans to ten private individuals under Section 67 of the Act of 1890 amount to £68,815, while for nine Welsh companies it is £40,515, for eleven Welsh building clubs it is £51,260, for nine London Dwellings Companies, £787,611; and for the Tenant Co-operators' Society, £9,075.

Cheap Money and Parliamentary Committees.—The reports of the committees on rehousing obligations and repayment of loans (pp. 267-8 Housing Handbook) have been substantially embodied in the Act of 1903 (see Appendix herewith).

The recommendation of the committee on Savings Banks Funds to reduce the rate of interest has not been carried out. The loss on the present system of investing the funds amounted to £617,330 in 1905, and was estimated to be £300,000 a year in future. It may be added that in Belgium, up to 1904, the Savings Bank had advanced a total sum of £2,510,176, of which £1,121,941 was at $2\frac{1}{2}$ per cent., £1,220,374 at 3 per cent., and £60,131 at $3\frac{1}{4}$ per cent. M. Hankar, the new director of the Savings Bank, has introduced an ingenious system for making these loans even more beneficial to the working classes.

Cheap money ($3\frac{1}{4}$ per cent., including repayment of loan) has already been voted for Ireland to the extent of about £1 per head of the population, and if the example of Belgium is followed by our Government we can get £36,000,000, or about £1 per head of the population, by borrowing one-fifth of the £180,000,000 of working-class money now in the savings banks, lent to the Government at $2\frac{1}{2}$ per cent., but for which municipalities have been charged as much as 4 and $4\frac{1}{4}$ per cent. when required for housing purposes. Our endowed public charities also have £24,820,945 invested in various securities at an average rate less than $2\frac{3}{4}$ per cent., and if these sums are set free for housing purposes as in many other countries our credit will only require improved organisation to enable us to meet all housing needs.

In addition to the foregoing, however, the Church Estates Commissioners have £9,072,091 invested in consols at $2\frac{1}{2}$ and $2\frac{3}{4}$ per cent., besides £10,307,096 in other securities, and large areas of land.

Queen Anne's Bounty, another semi-philanthropic institution, had over £5,000,000 invested in various securities, in addition to owning large areas of land. It may be mentioned as an encouragement to promoters of housing schemes in towns or villages where there are large endowed charities, that one board of Charity Trustees were allowed to invest £220 in the Winchester Cottage Improvement Society. The amount is small but the precedent is surely invaluable.

The following clause from Mr. Mackarness's Rural Housing Bill, examined by the Select Committee in 1906, ought to be embodied in any new legislation :

Any university or college in any university, and any trustees for charitable purposes holding land, may and are hereby (notwithstanding any Act of Parliament or charter, or any rule of equity to the contrary) authorised at any time to erect on their own land, houses for the accommodation of persons of the working classes, and to expend on such purpose any funds at their disposal or to lend any sums at their disposal or in their possession, to local authorities or recognised societies of public utility, at such rates of interest giving not less return on the sum lent than the same amount invested in Government consolidated $2\frac{1}{2}$ per cent. stock.

Income Tax on Municipal Houses.—As questions are often asked on this subject by those preparing housing schemes, it may be useful to point out that the charge for income tax on an estate of workmen's dwellings is made as follows:—The houses are assessed in the ordinary way to Schedule A on the net annual value, from which the usual one-sixth is allowed for repairs; this is paid in full, but the *Council retain the income tax on the interest on the loans borrowed* for workmen's dwellings. The Richmond figures in 1903 were as follows :

				£
Schedule A Assessment	...	...	...	1597
Amount of interest on Loans	..	...	...	1140
				—
Difference on which the Fund was charged				
at $\frac{1}{3}$ in the £	...	...	...	457
				—

The right to retain tax on interest is of course the ordinary one possessed by all mortgagors of property, although in the case of a Corporation, the property is not specifically mortgaged.

Fair Rent Courts.—A proposal to fix fair rents in towns finds much favour among many working class leaders, but apart from the question of practicability, there is a danger of stereotyping existing high rents. On this matter the Irish members of Parliament can speak with some authority, and the following extract from a speech by *Mr. John Dillon, M.P.*, to the Irish Town Tenants League in 1906, put the case in a nutshell. He said :

I was particularly anxious to hear the views of the delegates in connection with the question of judicial rents in towns. I listened most attentively, but not a single speaker alluded to this very important subject. I have given it a great deal of thought, and I must confess that I find myself in great difficulty regarding it, while I am intensely anxious to be in a position to be able to draw up some clause to carry out the proposal.

THE DIFFICULTY OF FIXING JUDICIAL RENTS IN TOWNS is incomparably greater than that of fixing fair rents on farms in the country, and yet we must remember that the system of fixing fair rents on farms proved a total

failure. I would ask you to remember this—that the old Land League never accepted the principle of fixing fair rents, and Mr. Davitt will bear me out in that. Twenty-five years ago, when the proposal was made to solve the Irish Land Question by fixing fair rents, Mr. Davitt and myself, and all the old veterans of the Land League, stated that that system would break down, and that it would never be a success. A quarter of a century of experience has

ENTIRELY JUSTIFIED OUR PROPHECY,

and we are now engaged in sweeping it completely out of the country.

Actual Rates of Interest charged to local authorities on loans for housing purposes (only about half of these bodies borrowed from the Public Works Loans Commissioners):

Aberdeen ...	3, 3½	Esher ...	3¼	Salford ...	3¼, 3½
Aberystwith ...	3½	Farnham ...	3½	Sheffield ...	3, 3½
Altrincham ...	3¾	Folkstone ...	3	Southend ...	3½, 4
Bangor ...	3½ to 3¾	Grays ...	3½	Southgate ...	2¾
Barking Town ...	3½	Guildford ...	4	Stafford ...	3¼
Barnes ...	3, 3½	Hampton ...	3½, 3¾	Stanley ...	4
Bradford ...	3½	Heston Isleworth ...	3½, 3¾	Swansea ...	3½
Brentford ...	3	Hornsey ...	3, 3½	Tottenham ...	3¾
Brentwood ...	3½	Huddersfield ...	3½	West Ham ...	3½
Brighton ...	3, 3½	Leicester ...	3½	Wellington ...	3½
Burton-on-Trent ...	3	Merthyr Tydfil ...	3½	Whitley Upper ...	3½
Chester ...	3½	Middlesborough ...	3½	Wolverhampton ...	3
Ealing ...	3½, 3¾	Newry ...	3¼	Wood Green ...	3
East Grinstead ...	3½	Plymouth ...	2¾, 3	Workington ...	3½
East Ham ...	3½, 3¾, 3¾	Prescot ...	3½, 3¾	Wrotham ...	3½
Eccles ...	3½	Rhyl ...	3¾	Great Yarmouth ...	3½, 4
Edmonton ...	3½	Richmond ...	3, 3¼		
Erith ...	3½, 3¾	Risca ...	4		

Rural Councils.

Maldon ...	3¼, 4¼	Malpas ...	4	Westbury ...	3¾
Sevenoaks ...	3½	Thingoe ...	3¼		

Some typical sinking fund charges are as follows (per cent.):

Bradford ...	1½	Ealing ...	1¼	Erith ...	1¼
Folkstone ...	2½	East Grinstead ...	2½	Stafford ...	1½

Rents and Rates.—Rents are sometimes fixed at such a high figure that the rates are charged upon the higher scale, and what is gained in gross receipts is lost by increased outgoings. Irrecoverable arrears of rent are often remarkably small. In 1906 the Warner Estate only lost £24 in bad debts from 4,000 tenants, with a rent roll of £67,549. *See also pages 34, 61, 62, 63, 73, 100, 103, 114, 116, 123, 145, 149.*

Repairs vary considerably accordingly to the nature and management of property. In some exceptional cases they amount to 20 per cent. of the rent actually received, but on the other hand they are as low as 8 per cent. in the case of the 4,000 cottages of the Artisans' Dwellings Company, and a fair average might be taken at 10 to 12 per cent. *See also pages 34, 61, 62, 63, 73, 100, 114, 116, 123, 145, 149.*

The writer has always urged the need for giving the tenant an interest in keeping repairs low, and in this connection the interesting experiment of Russ Suchard and Cie, of Sevrières, on Lake Neuchatel,

is worthy of consideration. This firm have built three types of dwellings for their workpeople, let at rents of 17'50 fcs. to 18'50 fcs. per month.

- (1) Out of these rents 2'50 fcs. and 3'50 fcs. are set aside for repairs.
- (2) Inspection is made at intervals by the Surveyor, who fixes repairs and debits the cost against the tenants.
- (3) *Every three years* the accounts are made up *and the balance not spent* is returned to each tenant.

The effect of this measure has been excellent—the workmen have realised that it was their interest to take care of their dwellings and to make small repairs at once.

The up-keep has been so perfect that the firm have been able to repay to several tenants the whole of the sum put in reserve, and to most of the others the half.

Closing Orders.—Most housing reformers think that local authorities should have power themselves to issue closing orders subject to appeal. Powers of this kind were given to the Corporations of Darlington and Newcastle in 1872 and 1882, but attempts by other towns to get similar clauses in local Acts have been opposed by the Police and Sanitary Committee of Parliament. The clause in the Darlington Act is as follows :

DARLINGTON LOCAL ACT, 1872.

SIMPLIFICATION OF PROCEDURE FOR CLOSING ORDERS.

If the Medical Officer, the Sanitary Inspector, and the Borough Surveyor shall certify in writing to the Corporation that any house or building is unfit human habitation (in which certificate they shall state their reasons for so certifying), the Corporation may, by their order affixed conspicuously upon such house or building, declare that the same is not fit for human habitation, and it shall not, after a date in such order to be specified, be so inhabited, and every person who shall after the date or time mentioned in such order, let or occupy or suffer to be occupied such house or building shall be liable to a penalty not exceeding forty shillings.

Rural Housing Inspection.—A Parliamentary Return applied for by Sir J. Dickson-Poynder, M P., and issued in September, 1907, showed that 682 rural districts had appointed medical officers of health, and that in the case of 645 medical officers and 656 sanitary inspectors the County Council paid half the salary, thus leaving only 37 districts where the salary was not so paid. In 30 cases districts had combined for having a medical officer of health.

Only four single districts have a full time M.O.H., but 23 combined districts have officers independent of private practice. Salaries average about £10 per 1,000 inhabitants. There are 597 inspectors of nuisances holding other appointments, 140 following private occupations, and only 98 giving their whole time. The inspectors include two licensed victuallers, one farmer, one poultry dealer fancier, one land-owner, one auxiliary postman, one newspaper man, one monumental mason, one estate agent, and one solicitor's clerk. The salaries of inspectors vary from £9 to £200 per annum.

SMALL HOLDINGS.

The great influence of the multiplication of small holdings in arresting rural depopulation and urban overcrowding has been dealt with in pages 184-188 of the Housing Handbook, and although the reverse current of population in Denmark to the rural districts has not been maintained, the main arguments still hold good till the population on agricultural areas has reached what we may call saturation point. The movement in England is very far indeed from reaching that point, and there is room for a great and useful increase. We imported from abroad in 1891, butter, bacon, eggs, poultry and cheese to the value of £27,017,442, and in 1904 this had increased by £20,000,000, or about 80 per cent., to a total of £48,731,599. Allowing for cost of production and assuming £75 as the net return per holding, this *increase alone* might mean a living wage for 150,000 small holders, or nearly a million persons.

Mention has been made in the Housing Handbook of Lord Carrington's pioneer efforts in this direction, and it only remains to be added that as Minister of Agriculture he has arranged for some 2,500 acres of Crown Lands to be cut up for small holdings in addition to farms at Bromham and Barwell. The last named farm used to employ 13 cottagers and 26 casual labourers, but is now let to 75 small holders.

The small experiment at Spalding seems already to have almost stemmed the rural exodus, for whereas the population of the 19 parishes round Spalding decreased between 1881 and 1891 by 2,282 persons; during ten years 1891-1901 there has been a decrease of only 115. The following notes on other examples are interesting:—

Isle of Axholme, near Epworth. Mr. Rider Haggard was told that 23 men now farming from five to 120 acres each all began life as labourers.

“Rock—Worcestershire.” 160 Holdings in 20 acres, gradually reclaimed from the forest of Wyre. Pauperism only 6 per 1,000.

“Evesham.” Surrounded by 10,000 acres of Small Holdings, three to eight acres each, mostly tenancies.

“Winterslow—Wiltshire.” A farm formerly employing three labourers now supports 50 to 60 small holders with their families.

“Rew Farm—Dorsetshire.” 343 acres had twenty-one people in 1888, now the population is 100—rateable value increased by 60 per cent.

“Blairgowrie—Scotland.” 600 acres formerly worked by *twenty* hands, now gives employment to *four hundred* on small holdings for fruit culture. Wages formerly £728, now £10,500 a year. Produce formerly £632, now £27,000 a year.

“Catshill—Worcestershire County Council.” Has thirty-two holders with an average of 4½ acres, and in nine cases houses and farm premises have been built at an average contract price of £286, of which the County Council has advanced three-fourths.

Small Holdings Act, 1907.—Lord Carrington and the Right Hon. L. V. Harcourt, M.P., have piloted through Parliament a most useful measure in the shape of the Small Holdings Act, 1907, which may be briefly summarised as follows:—

(1) A small holding is defined as one not exceeding 50 acres or £50 annual value.

(2) County and Borough Councils are to be provided with *compulsory powers* to purchase land, or hire it for 35 years.

(3) For the purpose of acquisition these authorities can raise money on loan, repayment being spread over 80 years.

(4) They can *let this land*, but cannot sell it. (Land acquired by agreement can be sold under the Act of 1892.)

(5) *If a County Council fail* to enforce the Act, the Board of Agriculture, acting through *Commissioners*, may *frame schemes themselves*, and compel the defaulting Council to pay.

(6) The Board of Agriculture will have a *small holdings* fund of £100,000 in the first year, and will be empowered to pay the preliminary expenses of small holdings schemes.

(7) Rents must cover interest and sinking fund of County Council loans.

(8) Powers for the establishment of *co-operative agricultural societies* and *credit banks* are conferred upon the Board of Agriculture and County Councils.

(9) An allotment under the Act is defined as a plot not exceeding five acres.

(10) The Parish Council will be the authority for acquiring and apportioning land for allotments, and it will have *compulsory powers* for hiring or leasing land subject to the County Council.

The advantage of compulsory powers may be judged from the fact that less than 3,000 acres of land for allotments were obtained before the Parish Councils Act gave compulsory powers of hire and purchase. In the nine years following 18,000 acres were obtained, not by direct exercise of powers, but because the powers were known to exist.



MODIFICATIONS OF ACTS CONTAINED IN HOUSING
HANDBOOK APPENDIX.

The Pages are those in the Housing Handbook Appendix.

PAGE 3, Section 7 (a) line 2, delete "in the months of September, or October, or November."

(b) line 1, delete "during the month next following the month in which such advertisement is published," and insert "during the thirty days next following the date of the last publication of the advertisement."

PAGE 4, Section 8 (4) (Section 5 Act of 1903). An order under this section need not be confirmed by Parliament (a) if it is not proposed to take land compulsorily.

(b) if no petition is presented by any landowner within two months of the service of notice.

Section 8 (7). Insert Section 6 Act of 1903. Modifications may be made in a scheme by confirming authority to meet objections.

PAGE 5, Section 10. Insert Section 4 Act of 1903, which provides for enforcing scheme by order and mandamus where the local authority fails to act.

PAGE 7, Section 16 (1), line 5, delete "such" and insert "any twelve or more ratepayers." (*Section 4 (2) Act of 1903.*)

PAGE 13, Section 32 (Section 8, Act of 1903). "Procedure for closing orders is amended so as to dispense with the notice to abate the nuisance." New forms instead of those in 4th Schedule 32 (2), line 5.

Section 10, Act of 1903. Simple method of recovery of possession from occupying tenants in pursuance of closing orders.

PAGE 14, Section 34 (1) (Section 9, Act of 1903). Gives power to recover cost of demolition from owner as a civil debt.

PAGE 18, Section 39 (1). After paragraph (b) insert Section 7, Act of 1903—"Part II scheme may be amended so as to include 'neighbouring lands,' if confirming authority so decide."

PAGE 23, Section 46 (5). Section 14, Act of 1903, provides for agreement between L.C.C. and metropolitan boroughs as to respective payments for scheme without an order under 46 (6).

PAGE 24, Section 49. Substitute Section 13, Act of 1903, which permits of service of notices by registered letter.

PAGE 25, Section 53 (1). Definition of lodging houses extended to include "any building adapted for use as a shop, any recreation grounds, or other buildings or land which in the opinion of the L.G.B. will serve a beneficial purpose in connection with the requirements of the persons for whom the dwelling accommodation or lodging houses are provided." (*Section 11, Act of 1903.*)

PAGE 28, Section 65. Amended by Section 15 of Act of 1903, to provide for maximum period of housing loans being extended from 60 to 80 years, and that the limitation on borrowing powers imposed by Section 234 (2) and (3) of the Act of 1875 shall not apply to housing loans.

PAGE 31, Section 75. Section 12 of Act 1903, prohibits "contracting out" of Section 75.

PAGE 33, Section 87. Section 13 (2) of Act of 1903 permits service of notices by registered letter.

PAGE 48, new forms substituted for those in third schedule. Notice under Section 21 in connection with proceedings under Section 32, Act of 1890.

PAGE 49, new forms in place of Section 21.

PAGE 51 (fourth schedule). *Delete Form A.*

PAGE 59 and 60. New L.G.B. Circular.

APPENDIX.

HOUSING OF THE WORKING CLASSES ACT, 1903.

[3 Edw. 7. Ch. 39.]

ARRANGEMENT OF SECTIONS.

General Amendments of Law.

SECTION.

1. Maximum term for repayment of loans.
2. Transfer of powers and duties of Home Office to Local Government Board.
3. Re-housing obligations when land is taken under statutory powers.

Amendments as to Schemes.

4. Provisions on failure of local authority to make a scheme.
5. Amendment of procedure for confirming improvement scheme.
6. Power to modify schemes in certain cases.
7. Amendments as to scheme of reconstruction.

Amendments as to Closing Orders, Demolition, etc.

8. Amendment of procedure for closing orders.
9. Power to recover cost of demolition.

SECTION.

10. Recovery of possession from occupying tenants in pursuance of closing orders.

Miscellaneous.

11. Powers in connection with provision of dwelling accommodation or lodging-houses.
12. Conditions in contracts for letting houses for the working classes.
13. Service of notices.

Special Provisions as to London.

14. Agreements between London County Council and metropolitan borough councils.
15. Provisions consequential on extension of period for repayment of loans.
16. Substitution of Secretary of State for Local Government Board.

Supplemental.

17. Short title and extent.
- SCHEDULE.

HOUSING OF THE WORKING CLASSES ACT, 1903.

CHAPTER 39.

An Act to amend the Law relating to the Housing of the Working Classes. [14th August, 1903.]

BE it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :—

GENERAL AMENDMENTS OF LAW.

Extension of period of loans.

1.—(1) The maximum period which may be sanctioned as the period for which money may be borrowed by a local authority for the purposes of the Housing of the Working Classes Act, 1890 (in this Act referred to as "the principal Act"), or any Acts amending it, shall be eighty years, and as respects money so borrowed **eighty years shall be substituted for sixty years** in section two hundred and thirty-four of the Public Health Act, 1875.

[It is now the practice of the Local Government Board to grant eighty years in respect of land and sixty years in respect of buildings.]

[The Public Works Loans Commissioners are limited by another Act to fifty years, so this provision cannot apply to loans advanced by them.]

Statutory limitation of housing loans abolished.

(2) Money borrowed under the principal Act or any Acts (including this Act) amending it (in this Act collectively referred to as the Housing Acts) shall **not be reckoned as part of the debt** of the local authority **for the purposes of the limitation on borrowing** under subsections two and three of section two hundred and thirty-four of the Public Health Act, 1875.

[The amount which a local authority may borrow under section 234 of the Public Health Act is limited to two years assessable value of the district, but in future housing loans are not to be taken into account for this purpose or to be affected by the limitation].

Transfer of powers and duties of Home Office to Local Government Board.

2.—(1) His Majesty may by Order in Council assign to the Local Government Board any powers and duties of the Secretary of State under the Housing Acts, or under any scheme made in pursuance of those Acts, and the powers of the Secretary of State under any local Act, so far as they relate to the housing of the working classes, and any such powers and duties so assigned shall become powers and duties of the Local Government Board.

[An Order in Council of 27th February, 1906, effected this transfer as from the 1st of March, 1905, so that the Home Secretary's powers and duties in London under the Housing Acts are now exercised by the Local Government Board.]

(2) Section eleven of the Board of Agriculture Act, 1889, shall apply with respect to the powers and duties transferred under this section as it applies with respect to the powers and duties transferred under that Act, with the substitution of the Local Government Board for the Board of Agriculture and of the date of the transfer under this section for the date of the establishment of the Board of Agriculture.

New re-housing obligations.

3. Where under the powers given after the date of the passing of the Act by any local Act or Provisional Order, or Order having the effect of an Act, any land is acquired, whether compulsorily or by agreement, by any authority, company, or person, or where after the date of the passing of this Act any land is so acquired compulsorily under any general Act (**other than the Housing Acts**), the provisions set out in the Schedule to this Act shall apply with respect to the provision of dwelling accommodation for persons of the working class.

[The Schedule referred to contains some very important provisions as to re-housing schemes other than those under the Housing Acts which are excepted because they contain special provisions.]

AMENDMENTS AS TO SCHEMES.

Local Government Board empowered to enforce scheme where local authority is in default.

4.—(1) If, on the report made to the confirming authority on an enquiry directed by them under section ten of the principal Act, that authority are satisfied that a scheme ought to have been made for the improvement of the area to which the enquiry relates, or of some part thereof, **they may, if they think fit, order the local authority to make such a scheme**, either under Part I of the principal Act, or, if the confirming authority so direct, under Part II of that Act, and to do all things necessary under the Housing Acts for carrying into execution the scheme so made, and the local authority shall accordingly make a scheme or direct a scheme to be prepared as if they had passed the resolution required under section four or section thirty-nine of the principal Act, as the case may be, and do all things necessary under the Housing Acts for carrying the scheme into effect.

Any such order of the confirming authority may be **enforced by mandamus**.

[Section 10 of the principal Act empowers Local Government Board to hold a local enquiry where Councils fail to follow up an official representation by making an improvement scheme, but the L.G.B. had no definite power to enforce the making of a scheme until the enactment of the above subsection.]

(2) **Any twelve or more ratepayers** of the district shall have the like appeal under section sixteen of the principal Act as is given to the twelve or more ratepayers who have made the complaint to the medical officer of health mentioned in that section.

[It will not be necessary for the future that the complaining ratepayers under section 16 (1) of the Act of 1890 and the appealing ratepayers should be the same persons.]

Amendment of procedure for confirming improvement scheme.

5.—(1) Section seven of the principal Act shall have effect as if the words “in the month of September or October or November” were omitted from paragraph (a), and as if the words “during the thirty days next following the date of the last publication of the advertisement” were substituted for the words “during the month next following the month in which such advertisement is published” in paragraph (b).

[Under section 7 of the Act of 1890 the local authority had to advertise Part I schemes during three consecutive weeks in the month of September or October or November and to serve the prescribed notices in the month following. The new provision enables the advertisements to be published for three consecutive weeks at any period of the year, and will allow the notices to be served during the thirty days next following this period.]

When confirmation of scheme by Parliament unnecessary.

(2) The order of a confirming authority under subsection four of section eight of the principal Act shall, notwithstanding anything in that section, take effect without confirmation by Parliament—

(a) **if land is not proposed to be taken compulsorily**; or

(b) if, although land is proposed to be taken compulsorily, the confirming authority before making the order are satisfied that notice of the draft order has been served as required as respects a Provisional Order by subsection five of the said section eight, and also that the draft order has been published in the London Gazette, and **that a petition against the draft order has not been presented to the confirming authority by any owner of land proposed to be taken compulsorily within two months after the date of the publication and the service of notice, or, having been so presented, has been withdrawn.**

[Previous to the enactment of this subsection any Provisional Order made by section 8 (4) of the principal Act confirming an improvement scheme had under section 8 (6) required for its validity confirmation by Parliament. In the cases indicated this confirmation is no longer necessary.]

(3) For the purposes of the principal Act, the making of an order by a confirming authority, which takes effect under this section without confirmation by Parliament, shall have the same effect as the confirmation of the order by Act of Parliament, and any reference to a Provisional Order, made under section eight of the principal Act, shall include a reference to an order which so takes effect without confirmation by Parliament.

Power to modify schemes.

6.—(1) If an order under subsection four of section eight or under section thirty-nine of the principal Act, which, if no petition were presented, would take effect without confirmation by Parliament, is petitioned against, the confirming authority or the Local Government Board, as the case may be, may, if they think fit, on the application of the local authority, make any **modifications in the scheme** to which the order relates **for the purpose of meeting the objections of the petitioner** and withdraw the order sanctioning the original scheme, substituting for it an order sanctioning the modified scheme.

(2) The same procedure shall be followed as to the publication and giving notices, and the same provisions shall apply as to the presentation of petitions and the effect of the order, in the case of the order sanctioning the modified scheme, as in the case of the order sanctioning the original scheme, but **no petition shall be received or have any effect except one which was presented against the original order**, or one which is concerned solely with the modifications made in the scheme as sanctioned by the new order.

[Under the Act of 1890 there was no power for the Local Government Board to introduce modifications into a scheme under Part II or section 8 (4) when once it was sanctioned, although certain reasonable modifications might have met the objections contained in any petition against the order. Now, such modifications may be made with the consent of the Council, and a new order substituted sanctioning the modified scheme, thus possibly avoiding further costly proceedings and delay.]

"Neighbouring lands" may be included in Part II schemes.

7. Where a scheme for reconstruction under Part II of the principal Act is made, **neighbouring lands may be included** in the area comprised in the scheme if the local authority under whose direction the scheme is made are of opinion that that inclusion is necessary for making their scheme efficient, but the provision of subsection two of section forty-one, as to the exclusion of any additional allowance in respect of compulsory purchase, shall not apply in the case of any land so included.

[This virtually makes the provisions of Part II of the Act of 1890 uniform with those of Part I in the matter of "neighbouring lands" which may be taken if beneficial to the scheme, although not comprising buildings in themselves dangerous or injurious to health.]

AMENDMENTS AS TO CLOSING ORDERS, DEMOLITION, &c.

Preliminary notice to abate dispensed with.

8.—(1) If in the opinion of the local authority any dwelling-house is not reasonably capable of being made fit for human habitation, or is in such a state that the occupation thereof should be immediately discontinued, **it shall not be necessary for them before obtaining a closing order, to serve a notice on the owner or occupier of the premises to abate the nuisance**, and a justice may issue a summons for a closing order and a closing order may be granted, although such a notice has not been served.

[It was previously necessary to give notice to the owner or occupier of the house to abate the nuisance before applying for a closing order under section 32 of the Act of 1890. Now such preliminary notice is not necessary where the Council thinks no useful purpose could be gained by serving it.]

New forms for closing orders.

(2) The Local Government Board may by order prescribe **forms in substitution for those in the Fourth Schedule** to the principal Act, and section thirty-two of the principal Act shall have effect as if the forms so prescribed were referred to therein in lieu of the forms in that Schedule.

[An order prescribing the new forms in question was made on the 7th January, 1905, and sent to all local authorities and courts of summary jurisdiction in England and Wales. Copies of the forms are printed herewith after the Schedule to this Act.]

Power to recover cost of demolition.

9. Where the amount realised by the sale of materials under section thirty-four of the principal Act is not sufficient to cover the expenses incident to the taking down and removal of a building, the local authority may recover the deficiency from the owner of the building as a civil debt in manner provided by the Summary Jurisdiction Acts, or under the provisions of the Public Health Acts relating to private improvement expenses.

[This meets the case where the sale of the materials under section 34 of the Act of 1890 does not meet the cost of demolition and other expenses.]

Recovery of possession from occupying tenants.

10. Where default is made as respects any dwelling house in obeying a closing order in the manner provided by subsection three of section thirty-two of the principal Act, possession of the house may be obtained (without prejudice to the enforcement of any penalty under that provision), whatever may be the value or rent of the house, by or on behalf of the owner or local authority, either under sections one hundred and thirty-eight to one hundred and forty-five of the County Courts Act, 1888, or under the Small Tenements Recovery Act, 1838, as in the cases therein provided for, and in either case may be obtained as if the owner or local authority were the landlord.

Any expenses incurred by a local authority under this section may be recovered from the owner as a civil debt in manner provided by the Summary Jurisdiction Acts.

[This is a more speedy and efficacious way of obtaining possession of a house in respect of which a closing order has been made than that provided by section 32 (3) of the Act of 1890.]

MISCELLANEOUS.

Power to include recreation grounds, shops, and other buildings under Part III schemes.

11.—(1) Any power of the local authority under the Housing Acts, or under any scheme made in pursuance of any of those Acts, to provide dwelling accommodation or lodging-houses, shall include a power to provide and maintain, with the consent of the Local Government Board, and, if desired, jointly with any other person, in connection with any such dwelling accommodation or lodging-houses, **any building adapted for use as a shop, any recreation grounds, or other buildings or land which in the opinion of the Local Government Board will serve a beneficial purpose** in connection with the requirements of the persons for whom the dwelling accommodation or lodging-houses are provided, and to raise money for the purpose, if necessary, by borrowing.

[This is a very useful and important enactment for, subject to the consent of the Local Government Board, it enables both the finance and the advantages of an estate of municipal dwellings to be improved by the provision of shops, or other buildings, or recreation grounds, either by the Council alone or jointly with some other person where the persons to be housed may derive any beneficial purpose in connection therewith.]

(2) The Local Government Board may, in giving their consent to the provision of any land or building under this section, by order apply, with any necessary modifications, to such land or building any statutory provisions which would have been applicable thereto if the land or building had been provided under any enactment giving any local authority powers for the purpose.

Contracting out of section 75 prohibited.

12. Section seventy-five of the principal Act (which relates to the condition to be implied on letting houses for the working classes) shall, as respects any contract made after the passing of this Act, take effect notwithstanding any agreement to the contrary, and any such agreement made after the passing of this Act shall be void.

Notices may be served by post.

13.—(1) Any notice required to be served under Part II of the principal Act upon an owner shall, notwithstanding anything in section forty-nine of that Act, be deemed to be sufficiently served if it is sent by post in a registered letter addressed to the owner or his agent at his usual or last known residence or place of business.

(2) Any document referred to in section eighty-seven of the principal Act shall be deemed to be sufficiently served upon the local authority if addressed to that authority or their clerk at the office of that authority and sent by post in a registered letter.

SPECIAL PROVISIONS AS TO LONDON.

Agreements between London County Council and Metropolitan Boroughs.

14. The council of a metropolitan borough may, if they think fit, pay or contribute towards the payment of any expenses of the London County Council under subsection five of section forty-six of the principal Act in connection with a scheme of reconstruction, and borrow any money required by them for the purpose under subsection two of the said section; but an order under subsection six shall not be necessary except in cases of disagreement between the County council and the council of the borough.

[Prior to 1903 it was necessary for the Home Secretary to make an order before a Metropolitan Borough Council could make a contribution towards the expenses of the London County Council in connection with a reconstruction scheme. The above section provides that this shall be unnecessary except in cases of disagreement between the County Council and the Borough Council.]

Provisions consequential on extension of loan period.

15. For the purpose of carrying into effect the provisions of this Act as to the maximum period for which money may be borrowed, eighty years shall be substituted for sixty years in section twenty-seven of the Metropolitan Board of Works (Loans) Act, 1869, and such sum as will be sufficient, with compound interest, to repay the money borrowed within such period, not exceeding eighty years, as may be sanctioned by the London County Council, shall be substituted for two pounds per cent. in section one hundred and ninety of the Metropolis Management Act, 1855.

[Under the Metropolis Management Act, 1855, sections 183 to 191, Borough Councils may borrow with the consent of the County Council, but section 190 requires them to set aside each year not less than TWO PER CENT. on the amount of the principal to form a sinking fund. The borrowing powers of Borough Councils for Part II and III of the Act of 1890 were subject to this disability till the above section was enacted to enable the payment to the sinking fund to be reduced to as little as $\frac{1}{4}$ to $\frac{1}{2}$ per cent.]

Temporary duties of Home Secretary.

16. The Secretary of State shall be substituted for the Local Government Board in the application to the administrative county of London of the provisions of the Schedule to this Act and of the provisions of this Act which require the consent of the Local Government Board to the exercise of additional powers given to a local authority by this Act in connection with the provision of dwelling accommodation or lodging-houses, until the powers and duties of the Secretary of State under those provisions are transferred to the Local Government Board in pursuance of this Act.

Short title and extent.

17.—(1) This Act may be cited as the Housing of the Working Classes Act, 1903, and the Housing of the Working Classes Acts, 1890 to 1900, and this Act, may be cited together as the Housing of the Working Classes Acts, 1890 to 1903.

(2) This Act shall not extend to Scotland or Ireland.

SCHEDULE.

(Sections 3 to 16.)

Re-housing scheme to precede displacement.

(1) If in the administrative county of London or in any borough or urban district, or in any parish not within a borough or urban district, the undertakers have power to take under the enabling Act working-men's **dwellings occupied by thirty or more persons** belonging to the working class, the undertakers shall not enter upon any such dwellings in that county, borough, urban district, or parish, until the Local Government Board have either approved of a housing scheme under this schedule or have decided that such a scheme is not necessary.

[Formerly the maximum of displacement that could be effected without requiring a housing scheme was "ten or more houses occupied either wholly or partially by persons belonging to the labouring classes."]

What houses and persons affected by re-housing powers.

For the purposes of this schedule a house shall be considered a working-man's dwelling if wholly or partially occupied by a person belonging to the working-classes, and for the purpose of determining whether a house is a working-man's dwelling or not, and also for determining the number of persons belonging to the working classes by whom any dwelling-houses are occupied, any occupation on or after the fifteenth day of December next before the passing of the enabling Act, or, in the case of land acquired compulsorily under a general Act without the authority of an order, next before the date of the application to the Local Government Board under this schedule, for their approval or decision with respect to a housing scheme, shall be taken into consideration.

Displacements in previous five years to be considered.

(2) The housing scheme shall make provision for the accommodation of such number of persons of the working class as is, in the opinion of the Local Government Board, taking into account all the circumstances, required, but that number shall not exceed the aggregate number of persons of the working class displaced; and in calculating that number the Local Government Board shall take into consideration not only the persons of the working class who are occupying the working-men's dwellings which the undertakers have power to take, but also **any persons of the working class who, in the opinion of the Local Government Board, have been displaced within the previous five years** in view of the acquisition of land by the undertakers.

[This retrospective clause meets the case of those companies and authorities who, to avoid re-housing, have purchased workmen's houses in large numbers by agreement before going for compulsory powers.]

Power to acquire sites for re-housing.

(3) Provisions may be made by the housing scheme for giving undertakers who are a local authority, or who have not sufficient powers for the purpose, power for the purpose of the scheme to appropriate land or to acquire land, either by agreement or compulsorily under the authority of a Provisional Order, and for giving any local authority power to erect dwellings on land so appropriated and acquired by them, and to sell or dispose of any such dwellings, and to raise money for the purpose of the scheme as for the purposes of Part III of the principal Act, and for regulating the application of any money arising from the sale or disposal of the dwellings; and any provisions so made shall have effect as if they had been enacted in an Act of Parliament.

Sites to be "ear-marked" for twenty-five years.

(4) The housing scheme shall provide that any lands acquired under that scheme shall, for a period of twenty-five years from the date of the scheme, be appropriated for the purpose of dwellings for persons of the working class, except so far as the Local Government Board dispense with that appropriation; and every conveyance, demise, or lease of any such land shall be endorsed with notice of this provision, and the Local Government Board may require the insertion in the scheme of any provisions requiring a **certain standard of dwelling-house** to be erected under the scheme or any conditions to be complied with as to the mode in which the dwelling-houses are to be erected.

(5) If the Local Government Board do not hold a local inquiry with reference to a housing scheme, they shall before approving the scheme, send a copy of the draft scheme to every local authority, and shall consider any representation made within the time fixed by the Board by any such authority.

Power to secure erection of new dwellings before demolition of others.

(6) The Local Government Board may, as a condition of their approval of a housing scheme, require that the new dwellings under the scheme, or some part of them, shall be **completed and fit for occupation** before possession is taken of any working-men's dwellings under the enabling Act.

[This provision is most valuable if acted upon, for it is only too often the case that the tenants of houses demolished have to leave the area long before the re-housing scheme is carried out.]

(7) Before approving any scheme the Local Government Board may, if they think fit, require the undertakers to give such security as the Board consider proper for carrying the scheme into effect.

(8) The Local Government Board may hold such enquiries as they think fit for the purpose of their duties under this schedule, and subsections one and five of section eighty-seven of the Local Government Act, 1888 (which relate to local enquiries), shall apply for the purpose, and where the undertakers are not a local authority shall be applicable as if they were such an authority.

Penalties.

(9) If the undertakers enter on any working-men's dwelling in contravention of the provisions of this schedule, or of any conditions of approval of the housing scheme made by the Local Government Board, they shall be liable to a penalty not exceeding five hundred pounds in respect of every such dwelling ;

Any such penalty shall be recoverable by the Local Government Board by action in the High Court, and shall be carried to and form part of the Consolidated Fund.

Enforcement of re-housing schemes.

(10) If the undertakers fail to carry out any provision of the housing scheme, the Local Government Board may make such order as they think necessary or proper for the purpose of compelling them to carry out that provision, and any such order may be enforced by mandamus.

Modification of schemes.

(11) The Local Government Board may, on the application of the undertakers, modify any housing scheme which has been approved by them under this schedule, and any modifications so made shall take effect as part of the scheme.

DEFINITIONS.

Who are affected by the re-housing obligations.

(12) For the purposes of this schedule—

(a) The expression “undertakers” means any authority, company, or person who are acquiring land compulsorily or by agreement under any local Act or Provisional Order or order having the effect of an Act, or are acquiring land compulsorily under any general Act :

[*Property acquired by agreement under general Acts is exempt from this schedule.*]

(b) The expression “enabling Act” means any Act of Parliament or Order under which the land is acquired :

(c) The expression “local authority” means the council of any administrative county and the district council of any county district, or, in London, the council of any metropolitan borough, in which in any case any houses in respect of which the re-housing scheme is made are situated, or in the case of the city the common council :

(d) The expression “dwelling” or “house” means any house or part of a house occupied as a separate dwelling :

Definition of “working class.”

(e) The expression “working class” includes mechanics, artisans, labourers, and others working for wages; hawkers, costermongers, persons not working for wages, but working at some trade or handicraft without employing others, except members of their own family, and persons other than domestic servants whose income in any case does not exceed an average of thirty shillings a week, and the families of any of such persons who may be residing with them.

NEW FORMS (under Section 8 (2) above).

ORDER OF THE LOCAL GOVERNMENT BOARD, DATED 7th January, 1905.

To the several Local Authorities in ENGLAND and WALES for the purposes of Part II of the Housing of the Working Classes Act, 1890 ;—

To the several Courts of Summary Jurisdiction in England and Wales ;—
And to all others whom it may concern.

WHEREAS by subsection (2) of Section 32 of the Housing of the Working Classes Act, 1890 (hereinafter referred to as “the Principal Act”), provision is made with respect to proceedings by the Local Authority for the purpose of causing a dwelling-house to be closed, and by that subsection it is enacted that the forms for the purposes of the said section may be those in the Fourth Schedule to the Principal Act or to the like effect ;

And whereas by subsection (2) of Section 8 of the Housing of the Working Classes Act, 1903, it is enacted that We, the Local Government Board, may by Order prescribe forms in substitution for those in the Fourth Schedule of the Principal Act, and that Section 32 of the Principal Act shall have effect as if the forms so prescribed were referred to therein in lieu of the forms in that Schedule :

NOW THEREFORE, in the exercise of Our powers in that behalf, We do, by this Our Order, prescribe the forms hereinafter set forth in substitution for those in the Fourth Schedule to the Principal Act.

FORM A.†

Form of notice requiring a dwelling-house to be made fit for habitation.

To the [“Owner” or “Occupier”] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification.*]

TAKE NOTICE, that under the provisions of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts, the [*description of the local authority*] being satisfied that the above-mentioned dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation, do hereby require you within _____ from the service of this notice to make the said dwelling-house fit for human habitation.

If you make default in complying with the requisition of this notice, proceedings will be taken before a Court of Summary Jurisdiction under the Acts and Enactments aforesaid for prohibiting the use of the said dwelling-house for human habitation.

Dated this _____ day of _____ 19 ____.

Signature of officer
of local authority

† *This form is not required to be used if, in the opinion of the local authority, a dwelling-house—*

(a) is not reasonably capable of being made fit for human habitation : or

(b) is in such a state that the occupation thereof should be immediately discontinued.

FORM B.†

Form of summons for closing order.

To the [“Owner” or “Occupier”] of the dwelling-house [*such a description of the dwelling-house as may be sufficient for its identification.*]

[*Name of County or other Jurisdiction.*]
County or Borough
or District of
to wit. } You are required to appear before [*description of the Court of Summary Jurisdiction*] at the [“Petty Sessions” or “Court”]
holden at _____ on _____ the _____
day of _____ next, at the hour of _____ in the
noon to answer the complaint this day made to me by [*name of person making the complaint.*]

That the above-mentioned dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation.

Given under my hand and seal, this _____ day of _____, 19 ____.

† *This Form should be used in every case in which a Notice in the Form (A) is required to be served.*

FORM C.†

Form of summons for closing order.

To the ["Owner" or "Occupier"] of the dwelling-house [such a description of the dwelling-house as may be sufficient for its identification].

[Name of County or other Jurisdiction.] } You are required to appear before [description of the Court
County or Borough } of Summary Jurisdiction] at the ["Petty Sessions" or "Court"]
or District of } holden at on the
to wit. } day of next, at the hour of in the
noon to answer the complaint this day made to me by [name of person making the complaint].

That the above-mentioned dwelling-house is in a state so dangerous and injurious to health as to be unfit for human habitation, and* that the said dwelling-house is not reasonably capable of being made fit for human habitation or that the said dwelling-house is in such a state that the occupation thereof should be immediately discontinued.

Given under my hand and seal this day of 19 .

† This Form should be used in every case in which a Notice in the Form (A) is not required to be served.

* Omit from the rest of the Form any passage which does not apply to the actual circumstances of the case.

FORM D.†

Form of closing order.

To the ["Owner" or "Occupier"] of the dwelling-house [such a description of the dwelling-house as may be sufficient for its identification].

[Name of County or other Jurisdiction.] } WHEREAS on the day of
County or Borough } complaint was made before , Esquire,
or District of } one of His Majesty's Justices of the Peace, acting in and for
to wit. } the [name of County or other Jurisdiction] by [name of person making the complaint] that within the District of the [description of local authority] the above-mentioned dwelling-house was in a state so dangerous or injurious as to be unfit for human habitation :

And whereas [name of the Owner or Occupier, followed by the words "the owner" or "the occupier," as the case may be] hath this day appeared before ["us" or "me," followed by the description of the Court] to answer the matter of the said complaint :

* And whereas it hath this day been proved to ["our" or "my"] satisfaction that a true copy of a summons requiring the ["Owner" or "Occupier"] of the aforesaid that dwelling-house to appear this day before ["us" or "me"] hath been duly served in pursuance of the Housing of the Working Classes Act, 1890 to 1903, and of the Enactments applied by those Acts :

Now, on proof here had before ["us" or "me"] that the said dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation ["we" or "I"] in pursuance of the Housing of the Working Classes Act, 1890 to 1903, and of the Enactments applied by those Acts, do prohibit the using of the said dwelling-house for the purpose of human habitation, until, in the judgment of a Court of Summary Jurisdiction, it is rendered fit for that purpose.

Given under the ["hands and seals of us" or "hand and seal of me," followed by the description of the Court] this day of 19 .

† This Form should be used in every case in which a Notice in the Form (A) is required to be served.

* In case the party summoned do not appear, substitute this passage for the preceding passage.

To the ["Owner" or "Occupier"] of the dwelling-house [such a description of the dwelling-house as may be sufficient for its identification].

[*Name of County or other jurisdiction.*]
County or Borough
or District of
to wit. } WHEREAS on the _____ day of _____, _____, Esquire,
one of His Majesty's Justices of the Peace, acting in and for
the [*name of County or other jurisdiction*] by [*name of person making the complaint*]
that within the District of the [*description of local authority*]
the above-mentioned dwelling-house was in a state so dangerous or injurious to
health as to be unfit for human habitation; and that the said dwelling-house was not
reasonably capable of being made fit for human habitation :

And whereas [name of the Owner or Occupier, followed by the words "the owner" or "the occupier," as the case may be] hath this day appeared before ["us" or "me," followed by the description of the Court] to answer the matter of the said complaint :

*And whereas it hath this day been proved to ["*our*" or "*my*"] satisfaction that a true copy of a summons requiring the ["*Owner*" or "*Occupier*"] of the aforesaid dwelling-house to appear this day before ["*us*" or "*me*"] hath been duly served in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts :

Now, on proof here had before [*“us” or “me”*]

That the said dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation, and that the said dwelling-house is not reasonably capable of being made fit for human habitation :

["*Wc*" or "*I*"] in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts,—

Do prohibit the using of the said dwelling-house as not being reasonably capable of being made fit for human habitation.

Given under the ["*hands and seals of us*" or "*hand and seal of me,*" followed by
the description of the Court] this day of 19 .

† This Form should be used in every case in which a Notice in the Form (A) is not required to be served.

**In case the party summoned do not appear, substitute this passage for the preceding passage.*

FORM F.†

To the ["Owner" or "Occupier"] of the dwelling-house [such a description of the dwelling-house as may be sufficient for its identification].

[*Name of County or other Jurisdiction.*]
County or Borough or District of
to wit. } WHEREAS on the _____ day of _____, _____, Esquire,
complaint was made before _____, one of His Majesty's Justices of the Peace, acting in and for the [*name of County or other Jurisdiction*] by [*name of person making the complaint*] that within the District of the [*description of local authority*] the above-mentioned dwelling-house was in a state so dangerous and injurious to health as to be unfit for human habitation; and that the said dwelling-house was in such a state that the occupation thereof should be immediately discontinued:

And whereas [name of the Owner or Occupier, followed by the words "the owner" or "the occupier," as the case may be] hath this day appeared before ["us" or "me," followed by the description of the Court] to answer the matter of the said complaint :

*And whereas it hath this day been proved to ["*our*" or "*my*"] satisfaction that a true copy of a summons requiring the ["*Owner*" or "*Occupier*"] of the aforesaid dwelling-house to appear this day before ["*us*" or "*me*"] have been duly served in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts :

Now, on proof here had before ["*us*" or "*me*"]—

That the said dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation, and that the said dwelling-house is in such a state that the occupation thereof should be immediately discontinued :

["H^c" or "I"] in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts,—

Do order that the occupation of the said dwelling-house shall be immediately discontinued, and do also order and declare that this Order shall have effect unless or until a Court of Summary Jurisdiction shall, by Order, determine this Order.

Given under the ["hands and seals of us" or "hand and seal of me," followed by the description of the Court] this day of 19 .

† This Form should be used in every case in which a Notice in the Form (A) is not required to be served.

**In case the party summoned do not appear, substitute this passage for the preceding passage.*

Given under the Seal of Office of the Local Government Board this Seventh day of January, in the year One thousand nine hundred and five.

(L.S.)

WALTER H. LONG, *President.*

S. B. PROVIS, *Secretary*.

L.G.B. CIRCULAR TO LOCAL AUTHORITIES AS TO NEW FORMS

IN PROCEEDINGS RELATING TO CLOSING ORDERS.

(Section 3, Housing Act, 1903.)

LOCAL GOVERNMENT BOARD.

Whitehall, S.W.,

9th January, 1905.

SIR,

I AM directed by the Local Government Board to draw the attention of the Local Authority to the provisions of subsection (2) of section 8 of the Housing of the Working Classes Act, 1903, by which the Board are empowered to prescribe forms in substitution for those in the Fourth Schedule to the Housing of the Working Classes Act, 1890.

The Board, after consultation with the Law Officers of the Crown on certain points of difficulty which have arisen in connection with the preparation of the new forms, have now issued an Order prescribing the forms. Two copies of the Order are enclosed.

Copies of the Order and of this letter have been sent to the Clerks to the Courts of Summary Jurisdiction in England and Wales.

Questions which have arisen in the preparation of the forms.

The following statement shows the nature of the questions which have arisen, and the conclusions at which the Board have arrived in determining them for the purposes of the forms :—

I. Subsection (1) of Section 8 of the Act of 1903 gives authority for two new varieties of "Closing Order."

A "Closing Order" may now be made where, in the opinion of the local authority, (a) any dwelling-house is not reasonably capable of being made fit for human habitation, or (b) is in such a state that the occupation thereof should be immediately discontinued.

The Act of 1903 contains no new definition of what is meant by a Closing Order; and the Board have considered that these additional Closing Orders will have the characteristics of the Closing Order of sections 32 and 33 of the Housing of the Working Classes Act, 1890.

Accordingly the Board have thought that the new Closing Orders may be properly described as made in pursuance of the Housing of the Working Classes Acts 1890 to 1903, that, with the exception of the preliminary notice for abatement of nuisance, the procedure (i.) for obtaining a new Closing Order, (ii.) for an appeal from a new Closing Order, and (iii.) for determination of a new Closing Order, will be similar to that applicable to a Closing Order under section 32 of the Act of 1890; and, as in the case of that Closing Order, the proceedings for obtaining the new Closing Order may be taken against the owner or the occupier of the dwelling-house.

II. In the forms now prescribed the Housing of the Working Classes Acts, 1890 to 1903, and the enactments applied by those Acts, have been cited as the statutory authority for the procedure.

It will be remembered that section 32 (1) of the Act of 1890 requires the local authority in the circumstances therein-mentioned to take proceedings against the owner or occupier of a dwelling-house under the enactments set out in the Third Schedule to that Act.

The enactments are described in the Third Schedule as "enactments applied for the purpose of proceedings for closing premises in England . . ." and comprise a limited selection of statutory provisions (i.) from the Sanitary Act, 1866, and the Nuisances Removal Act, 1855, which in 1890 were in force in the administrative county of London, and (ii.) from the Public Health Act, 1875, then and now in force elsewhere than in London.

The effect of subsection (7) of section 142 of the Public Health (London) Act, 1891, is to substitute corresponding provisions from that Act for the provisions applicable to London.

A difficulty, however, arises out of the applied enactments and the Act of 1890, since the applied enactments do not extend to many details of procedure, and the Act itself does not expressly supplement the applied enactments in these particulars.

Thus, to take a single illustration, the applied enactments provide for the issue of a summons, but they do not, in themselves, indicate the manner of service; and the Act of 1890 nowhere expressly supplies the omission, either by reference to the Summary Jurisdiction Acts or otherwise.

The Board have consulted the Law Officers on the point, and they have advised the Board that the scheduled enactments cannot be read as entirely isolated and self-contained, but that the ordinary procedure must be read as incorporated.

Observations on the new forms.

With regard to the forms now prescribed, the Board desire to make the following observations:—

In the forms the expression "Court of Summary Jurisdiction" has been invariably used.

It has been left to the persons concerned to distinguish any instance in which the Court may be appropriately described as a Petty Sessional Court.

Form A.—This form does not differ essentially from the original Form A in the Fourth Schedule to the Act of 1890. The form has been framed so as to be inapplicable to cases under section 8 (1) of the Act of 1903.

The only detail to which it seems to be necessary to draw attention is the footnote in italics.

Upon this footnote it is to be observed that section 8 (1) of the Act of 1903 does not expressly prohibit the service of a preliminary notice. As, however, the purport of the notice would be to require abatement of the nuisance, the notice would not be appropriate to the circumstances of the first case mentioned in section 8 (1) of the Act of 1903, namely, the case of the dwelling-house which, in the opinion of the local authority, is not reasonably capable of being made fit for human habitation.

The other case mentioned in section 8 (1) of the Act of 1903 is that of the dwelling-house in such a state that its occupation should be immediately discontinued.

In this case, although the interposition of the preliminary notice might occasionally have results such as could otherwise only be attained through a Closing Order under the last-mentioned enactment, the delay attending such procedure must be regarded as counterbalancing all possible advantages.

It has, therefore, been considered that no provision should be made in the new forms for the permissive use of a preliminary notice in the case where immediate discontinuance of occupation is required.

Form B and Form C.—Form B is applicable to the summons prior to the Closing Order under the enactments applied by section 32 of the Act of 1890, and Form C is applicable to the summons prior to either of the Closing Orders specially authorised by section 8 (1) of the Act of 1903.

With regard to Form B, it will be seen that the corresponding form in the Fourth Schedule to the Act of 1890 gives the effect of the complaint as being “that the premises above mentioned are used as a dwelling-house, and are in a state so dangerous or injurious to health as to be unfit for human habitation.”

In the new form, the complaint is stated to be “that the above-named dwelling-house is in a state so dangerous or injurious to health as to be unfit for human habitation.”

It has been considered that the decision in *Robertson v. King* (L.R. (1901) 2 K.B. 205) renders it inexpedient to reproduce the wording of the original form.

Form D.—In the new form the prohibition of the use of the dwelling-house is qualified by the words “until in the judgment of a Court of Summary Jurisdiction it is rendered fit for that purpose.”

In the Form C prescribed by the Fourth Schedule to the Act of 1890, the corresponding words are, “until in our (or my) judgment they are rendered fit for the purpose.”

It has been considered that there is no longer any sufficient reason for the limitation implied in the language of the original form with regard to the particular justices or magistrate by whom the Closing Order may be determined.

There is no provision in section 32 (2) or in section 33 (1) of the Act of 1890 which expressly requires that the subsequent Order to determine a Closing Order shall, in all cases, be made by the Court of Summary Jurisdiction making the Closing Order.

It would seem, at least, that the effect of section 97 of the Public Health Act, 1875, as applied by section 32 (1) of the Act of 1890, is that the Court making the Closing Order and the Court determining the Closing Order need not consist of the same justices or magistrate.

And in the case of London, the doubt which formerly arose out of sections 12 and 13 of the Nuisances Removal Act, 1855—enactments applied by section 32 (1) of the Act of 1890—may be considered to be removed by the language of section 5 of the Public Health (London) Act, 1891. The form of expression—“a Petty Sessional Court”—in subsection 8 of that section would be inconsistent with an intention to limit the power of cancellation to the particular justices or magistrate who constituted the Petty Sessional Court of subsection 1, namely, the Petty Sessional Court hearing the complaint and making the Closing Order.

Form E and Form F—In the wording of the new forms it has been considered that, where the dwelling-house is not, in the opinion of the local authority, reasonably capable of being made fit for human habitation, the Order of the Court of Summary Jurisdiction which, in effect, confirms the opinion of the local authority, should not be determinable by another Order of a Court of Summary Jurisdiction.

Accordingly Form E is framed so as to show that determination of the Order is not contemplated as a possible or appropriate contingency.

On the other hand, it is assumed that the prohibition of the use or continued occupation of the dwelling-house cannot properly be made final. The prohibition is, therefore, qualified as in the concluding words of Form F.

It is, of course, to be inferred from *The Queen v. De Rutzen and Vestry of Chelsea* (9 Times L.R. 51) that a local authority, by prompt action with a view to demolition, may prevent the exercise of the power of determining the Order.

Nevertheless, there would seem to be no sufficient authority in the Statutes for recognising this particular variety of Closing Order under section 8 (1) of the Act of 1903 as necessarily final in all circumstances, while the Closing Order of section 32 of the Act of 1890 is determinable.

Forms of order determining closing order.

In the Fourth Schedule to the Act of 1890 no form is prescribed for an Order determining a Closing Order, and the Act of 1903 does not empower the Board to prescribe forms for this purpose. The Board, however, have thought that forms of this sort might be practically useful, and they suggest that the forms set out in the Appendix to this Circular might serve the purpose.

Purchase of copies of order and circular.

The Order and this Circular will be placed on sale, and copies may shortly be obtained, either directly or through any bookseller, from Messrs. Wyman and Sons, Limited, Fetter Lane, E.C.

I am, Sir,
Your obedient Servant,
S. B. PROVIS,
Secretary.

The Clerk to the Local Authority.

APPENDIX.

Suggested form of order determining closing order.†

† *This Form is suggested for use only in cases to which the prescribed Form A is applicable.*

To the [description of local authority].

To the ["Owner" or "Occupier"] of the dwelling-house [such a description of the dwelling-house as may be sufficient for its identification].

[Name of County or
other Jurisdiction.] } WHEREAS on the day of ,
County or Borough } a Closing Order in respect of the above-mentioned dwelling-
or District of } house within the District of the [description of local authority]
to wit. } was made by a Court of Summary Jurisdiction acting in and
for the [name of County or other Jurisdiction] and by the said Closing Order the
Court of Summary Jurisdiction, in pursuance of the Housing of the Working Classes
Acts, 1890 to 1903, and of the Enactments applied by those Acts, prohibiting the
using of the said dwelling-house for the purpose of human habitation, until, in the
judgment of a Court of Summary Jurisdiction, the dwelling-house should be rendered
fit for that purpose :

And whereas in the judgment of ["us" or "me," followed by the description of the Court] the said dwelling-house has been rendered fit for human habitation :

Now therefore ["we" or "I"] do hereby determine the Closing Order aforesaid.

Given under the ["hands and seals of us" or "hand and seal of me," followed by the description of the Court] this day of 19 .

APPENDIX.

Suggested form of order determining closing order.†

† *This Form is suggested for use only in cases to which the prescribed Form F is applicable.*

To the [description of local authority].

To the ["Owner" or "Occupier"] of the dwelling-house [such a description of the dwelling-house as may be sufficient for its identification].

[*Name of County or other Jurisdiction.*] WHEREAS on the _____ day of _____, a Closing Order in respect of the above-mentioned dwelling-house within the District of the [*description of local authority*] was made by a Court of Summary Jurisdiction acting in and for the [*name of County or other Jurisdiction*] and by the said Closing Order the Court of Summary Jurisdiction, in pursuance of the Housing of the Working Classes Acts, 1890 to 1903, and of the Enactments applied by those Acts, did order that the occupation of the said dwelling-house should be immediately discontinued, and by the said Closing Order did also order and declare that the Closing Order should have effect unless or until a Court of Summary Jurisdiction should, by order, determine the Closing Order:

Now therefore [*"we" or "I," followed by the description of the Court*] do hereby determine the Closing Order aforesaid.

Given under the [*"hands and seals of us" or "hand and seal of me," followed by the description of the Court*] this _____ day of _____ 19____.

PROCEDURE FOR IMPROVEMENT SCHEME UNDER PARTS I AND II OF THE HOUSING ACT OF 1890.

CIRCULAR TO TOWN COUNCILS.

[NOTE.—*This circular, with substitution of words "Urban District" for "Town," was sent to all Urban District Councils.*]

Session 1906.

Provisional Orders under the Public Health Act, 1875, the Housing of the Working Classes Acts, 1890 and 1903, The Gas and Water Works Facilities Acts, and the Local Government Act, 1888.

LOCAL GOVERNMENT BOARD,

WHITEHALL, S.W.,

1st September, 1905.

SIR,

I am directed by the Local Government Board to state that they deem it desirable to follow the practice of previous years, and to fix dates before which all applications must be made for Provisional Orders under the Public Health Act, 1875, and section 54 (1) (a) of the Local Government Act, 1888, and for all Orders under the Housing of the Working Classes Act, 1890, which may become provisional in accordance with the provisions of section 5 of the Housing of the Working Classes Act, 1903, if it is wished that the Order should be confirmed during the session of 1906. The necessity for this course is the more apparent in view of Standing Order 193 (A) of the House of Commons which provides that no Bill originating in that House for confirming a Provisional Order shall be read the first time after Whitsuntide. Experience shows that unless this date is strictly adhered to, it will probably be impossible for Bills to confirm Provisional Orders to reach the House of Lords by the date necessary to ensure compliance with the Lords' Sessional Order relating to the Second Reading of such Bills.

The Board have accordingly determined that all such applications must be received by them not later than the dates mentioned in the Provisional Order Instructions enclosed herewith, and it must be clearly understood that those dates are fixed as the latest at which applications for Provisional Orders can be received. It is obviously desirable that, wherever practicable, the applications should be made earlier, and the Board therefore trust that every Town Council who may propose to apply for a Provisional Order, will make their application as soon as they are in a position to furnish the requisite particulars. Early application in the case of an Order under the Housing of the Working Classes Acts which may become provisional is the more important in view of the fact that under section 5 of the Housing of the Working Classes Act, 1903, a period of two months from the date of publication of such Order must elapse before it can be determined whether the Order will become provisional and require Parliamentary sanction or not.

* * * * *

[Paragraph dealing with another subject omitted.]

The Board have carefully revised the Instructions which they have been accustomed to issue relating to applications for Provisional Orders under the Public Health Act, 1875, the Housing of the Working Classes Acts, and section 54 (1) (a) of the Local Government Act, 1888, and copies of the revised Instructions are enclosed for the information of the Town Council.

* * * * *

I am to add that in connection with applications for the sanction by the Board of the costs incurred by a Town Council in promoting or opposing a Provisional Order under section 298 of the Public Health Act, 1875 (which section is made applicable to Provisional Orders under the Local Government Act, 1888, by section 87 (2) of that Act), it is the practice of the Board to require that such costs shall be taxed by the Taxing Officer of one of the Houses of Parliament. It will not, therefore, be necessary to submit such costs for taxation by the Clerk of the Peace.

I am, Sir,

Your obedient Servant,

S. B. PROVIS,

The Town Clerk.

Secretary.

[The Instructions referred to in the foregoing circular simply modify the Instructions issued 28th August, 1897 (see pages 59-60 Appendix Housing Handbook), in certain respects so as to comply with the alterations effected by the Housing Act of 1903.]

[The modifications are printed below in black type.]

Session 1906.

PROVISIONAL ORDER INSTRUCTIONS C.

Instructions as to applications to the Local Government Board for the confirmation of improvement schemes under Part I of the Housing of the Working Classes Act, 1890 (53 and 54 Vict. c. 70), by Orders which may become provisional in accordance with the provisions of section 5 of the Housing of the Working Classes Act, 1903 (3 Edw. 7, c. 39).

1. The application must be made by a Petition of the Local Authority containing the particulars required by section 8 of the Act of 1890. The Petition should be under the seal of the Local Authority; and if it is desired that, in the event of any Order which may be issued becoming provisional, such Order should be confirmed during the session of 1906, the Petition **must be presented not later than the 18th December** (see page 59 Appendix Housing Handbook, last two paragraphs). It is, however, very desirable that in such cases the Petition should be presented at an earlier date, so as to prevent the possible loss of a Parliamentary Session in the event of errors being discovered too late to be remedied.

2. The Petition should be accompanied by the following documents :—

- (a) A copy of the official representation.
- (b) Two copies of the improvement scheme.
- (c) Two copies of the estimate of the cost of carrying the scheme into effect.
- (d) Particulars of the scheme, giving the acreage of the area affected by it, the number of persons of the working class who will be displaced, and the number for whom, and the place or places at which, dwelling accommodation is to be provided. Where this accommodation is not intended to be provided within the limits of the area included in the scheme, the reason for this cause must be stated, and the distance by the nearest public thoroughfare from that area must be given. The particulars should also show, as far as practicable, in what way the area included in the scheme, and the place or places at which dwelling accommodation for the working class is to be provided, may be dealt with so as to carry out the purposes of the Acts and the proposed scheme.

- (c) Particulars showing, by reference to the numbers of the properties on the maps, (1) the area included in the official representation; (2) any lands (a) excluded from such area by the Local Authority, or (b) included in it by the Local Authority, under section 6 (1) (a) of the Act of 1890, and the reasons for such exclusion or inclusion; (3) any lands included for widening existing approaches to the unhealthy area or otherwise for opening out the same for purpose of ventilation or health, under section 6 (1) (b); and (4) the lands proposed to be taken compulsorily.
- (f) Maps showing (1) the area included in the official representation, and (2) the area included in the improvement scheme (which maps are hereinafter referred to as the "deposited maps"), (3) any site where dwelling accommodation is to be provided which is not within the area included in the scheme, and (4) the position of each site in relation to the area included in the scheme; and a book of reference to the deposited maps in duplicate. The several properties should be numbered consecutively on the deposited maps. Each parcel of land, notwithstanding that several may belong to one owner, should be separately numbered, the outside boundaries of each parcel being defined by hard lines, and the buildings (if any) on each parcel being linked into it, so that it may be seen to what properties each number applies. The Book of Reference should be prepared *on the ground* at the same time as and in conjunction with the deposited maps, each parcel of land being numbered to correspond with the deposited maps, and being described so as to show what properties are covered by each number.
- (g) A Statutory Declaration, specifying in which of the modes mentioned in section 7 of the Act of 1890 the notices have been served, and the names of the persons so served. This Declaration should be made by the person who served the notices.
- (h) A Statutory Declaration made by the Clerk to the Local Authority, showing that all the other requirements of section 7 of the Act of 1890, as amended by section 5 (1) of the Act of 1903, have been complied with, and that the Petition states the names of the owners or reputed owners and lessees or reputed lessees who have dissented in respect of the taking of their lands. Copies of the newspapers containing the advertisements, and also of the form of notice served on the owners, lessees and occupiers, should be annexed to the Declaration as exhibits.

3. Standing Orders 38 and 39 of both Houses of Parliament (extracts from which are appended) must be complied with, and immediately after the last of the deposits required by the Standing Orders has been made, the Board should be furnished with an *Affidavit*, for production to the Examiners of Standing Orders in proof that the requirements of the Standing Orders referred to have been complied with. This Affidavit must state definitely that the Plans, Sections, Books of Reference or Maps deposited at the Private Bill Office and at the Office of the Clerk of the Parliaments respectively, in compliance with Standing Orders 39 above referred to, are in accordance with those Orders *duplicates* of those deposited with the Board.

4. Every Statutory Declaration and Affidavit must be made or sworn before a Justice of the Peace or a Commissioner for Oaths, and must be stamped with a half-crown *impressed* stamp, and each exhibit to a Statutory Declaration or Affidavit must be marked by the declarant or deponent, and by the Justice of the Peace or Commissioner for Oaths, as the case may be, in the usual way.

EXTRACTS FROM STANDING ORDERS.

Standing Order 38 (House of Commons).

"Where any Bill contains or revives or extends power to take compulsorily or by agreement any land in any local area as defined for the purposes of this Order, and such taking involves, or may involve, the taking in that area of **any house or houses**

occupied either wholly or partially by thirty or more persons of the working class, whether as tenants or lodgers (*see page 60 Appendix Housing Handbook, line 51*) the promoters shall deposit in the *Private Bill Office** and at the Office of the Central Authority on or before the **21st day of December**, a statement giving the description and postal address of each of such houses, its number on the deposited plans, the parish in which it is situate, and the number (so far as can be ascertained) of persons of the working class residing in it, and also a copy of so much of the deposited plans (if any) as relates thereto.

"This Order shall not apply where a statement in pursuance of this Order was deposited in respect of the Act, the powers of which are proposed to be revived or extended.

"For the purposes of this Order the expression 'local area' means— as respects England and Wales (outside London) any borough, or other urban district, and elsewhere than in a borough or other urban district, any parish;

"The expression 'house' means any house or part of a house occupied as a separate dwelling.

"The expression 'working class' means mechanics, artisans, labourers, and others working for wages, hawkers, costermongers, persons not working for wages but working at some trade or handicraft without employing others except members of their own family, and persons, other than domestic servants, whose income in any case does not exceed an average of thirty shillings a week and the families of any of such persons who may be residing with them.

"The expression 'Central Authority' means as regards England and Wales (outside London) the Local Government Board

"The expression 'Bill' includes a Bill confirming a Provisional Order."

* *In Standing Order 38 (House of Lords) the "Office of the Clerk to the Parliaments" is substituted.*

Standing Order 39 (House of Commons).

"Whenever Plans, Sections, Books of Reference or Maps are deposited in the case of a Provisional Order proposed to be made by any Public Department or County Council, duplicates of the said Documents shall also be deposited in the *Private Bill Office**: provided that with regard to such deposits as are so made at any Public Department or with any County Council after the Prorogation of Parliament, and before the 30th day of November in any year, such duplicates shall be so deposited on or before the 30th day of November."

* *The Standing Order 39 (House of Lords) the "Office of the Clerk of the Parliaments" is substituted.*

N.B.—It is particularly requested that the Petition, Declaration, Affidavit, Notices and other Documents may be on foolscap paper of the usual size, and that whenever more than two copies of any of these documents are required for use such documents may be printed, so as to facilitate examination.

S. B. PROVIS,

Local Government Board,*

Secretary.

Whitehall,

1st September, 1905.

COMPULSORY ACQUISITION OF LAND FOR PURPOSES OF PART III.

[NOTE.—Under the Housing Act of 1890 land for the purposes of Part III must be acquired under the Purchase Clauses of the Public Health Act, 1875 (sections 175-178), and section 175 hereinafter referred to determines the procedure.]

Session 1906.

PROVISIONAL ORDER INSTRUCTIONS A.

Applications for Provisional Orders to put in force the compulsory powers of the Lands Clauses Acts, under section 176 of the Public Health Act.

1. (a) The application must be made by a Petition under the seal of the Local Authority, containing the particulars required by section 176 (3) of the Public Health Act, 1875. In case of a Rural District Council it is not necessary (unless special circumstances would lead to saving of expense) that a separate application be made or separate proceedings be taken as regards each Contributory Place affected by the proposals. The lands proposed to be purchased should be specified in the petition by inserting therein before the prayer of the petition an exact copy of the book of reference mentioned in Instruction 4, amended if necessary, so as to show by alterations in manuscript any changes or corrections ascertained between the preparation of the reference and the sealing of the petition.

(b) Where it is only intended to carry sewers into, through, or under lands, such lands should not be included in the Petition, as the local authority are empowered by section 16 of the Public Health Act to carry sewers into, through, or under lands without purchasing the lands. See also section 54 as to water mains.

2. The Petition must be presented not later than the 31st of October if the advertisements of the proposal were published in September, not later than the 30th November if they were published in October, and not later than the 18th December if they were published in November.

3. (a) Attention is drawn to the provision in section 176 of the Public Health Act, 1875, which empowers local authorities to give in the months of September and October, or of October and November, the advertisements and notices which are required before they can apply for a Provisional Order to enable them to obtain lands by compulsory purchase. The local authority should avail themselves of this power as far as practicable, so that the Petition may be presented at an earlier date, and so as to prevent the possible loss of a Parliamentary Session in the event of errors being discovered too late to be remedied.

(b) The Board have found that in some instances a misapprehension has prevailed as to the period within which the advertisements and notices prescribed by section 176 of the Public Health Act must be given. The section provides that the advertisements shall be published during three consecutive weeks in the months of September, October and November, and it is necessary that the three weeks in which the publication takes place should all be included in the same month, whichever of those above-mentioned is selected for the purpose. Moreover, the advertisements must be published in the newspaper each week, and the notices to the owners, lessees, and occupiers of the lands which it is proposed to purchase must in all cases be served in the month immediately following that in which the advertisements are published.

(c) The Board have also found that in some cases the deposit of the plan of the proposed undertaking at the place to be named in the advertisement referred to in section 176 (2) (hereinafter referred to as the "deposited plan") has not been made until after the advertisement has been published: but the deposit should always be made at such time as to enable the deposited plan (and sections, if any) to be seen at all reasonable hours at the prescribed place so soon as the first advertisement appears. The plan should be marked "Deposited Plan" when deposited, and should (together with the sections, if any) remain open to inspection at all reasonable hours from the date of the deposit until the time when it is sent to the Board with the Petition in accordance with Instruction 4 (b). When the deposited plan (and sections, if any) are returned by the Board, they should be re-deposited and remain at the prescribed place and be open to inspection at all reasonable hours until the Bill to confirm the Provisional Order, if an Order is issued, has received the Royal Assent.

4. (a) As regards the deposited plan and the book of reference, the following directions must be strictly complied with :—

- (i) The deposited plan, which should be carefully corrected on the ground, should show not only the lands to be purchased, and the parish in which they are situated, but also the manner in which those lands will be utilized for the purposes in view, and the position, as nearly as practicable, of any buildings, tanks, reservoirs, or other works to be erected or constructed on the lands. The position in relation to the lands of any sewers, pipes, or other works, which may be contemplated as part of the undertaking for which the lands are required, should also be shown. In the case of land required for making a new street or widening a street, the frontage line of the new street, or of the street when widened, should be shown by a hard line of colour; and the deposited plan should be accompanied by sections showing the proposed level of the new street in relation to the adjoining lands and to any existing streets which will communicate with the new street, and showing any alteration in the levels of the streets to be widened or altered, so far as it effects lands in that street or the communication with any existing streets. In the case of any street proposed to be widened, the deposited plan should be figured so as to show the widths at all material points of the existing street, and of the street as proposed to be widened. Any tramway in such street should be accurately indicated on the plan, and the space at material points between the outer lines of the tramway and the footpath on each side of the road, both before and after the contemplated improvement, should be given.
- (ii) The deposited plan should be coloured so as to distinguish the lands proposed to be actually purchased, and each parcel of land, notwithstanding that several may belong to one owner, should be separately numbered, the outside boundaries of each parcel being defined by hard lines, and the buildings (if any) on each parcel being linked into it, so that it may be seen to what properties each number applies.
- (iii) The book of reference should also be prepared, on the ground, at the same time as, and in conjunction with, the deposited plan; it should show the parish in which the lands are situate, each parcel of land being numbered to correspond with the deposited plan, and being described so as to show clearly what properties are covered by each number. [See *Instruction 1 (a).*]
- (iv) A copy of the book of reference should be placed with the deposited plan at the time of deposit, for local inspection.

(b) The Petition should be accompanied by a copy of the deposited plan (and sections, if any), or of so much thereof as relates to the Petition, and by a book of reference (in duplicate), altered (if necessary) to correspond to the copy included in the Petition in accordance with *Instruction 1 (a)*. The deposited plan (and sections, if any) should also accompany the Petition for comparison with the copy, and when returned by the Board should be re-deposited in accordance with *Instruction 3 (c)*.

5. (a) A Statutory Declaration specifying the manner in which the notices under section 176 were served upon the owners, lessees, and occupiers, and the names of the persons so served, should be made by the person who served them, and the service must be effected strictly in accordance with one of the modes prescribed by section 267 of the Act. The service should be effected by a responsible person. In the event of difficulty arising in ascertaining the actual interests of several owners, lessees, or occupiers where the boundaries between lands are not well or clearly defined, and the interests may overlap, it would be well to describe the lands as belonging to all the parties who claim or who are believed to have an interest in the lands, and to serve the notices accordingly, so as to avoid possible objection to the lands being taken on the ground of want of due notice.

(b) A Statutory Declaration should also be made by the Clerk to the Local Authority, showing that all the other requirements of section 176 and of these Instructions have been duly complied with, and the following exhibits should be

annexed, viz. :—(1) Copies of the newspapers containing the advertisements ; (2) a copy of the form of notice served upon owners, lessees, and occupiers ; and (3) a statement showing, with reference to the numbers of the deposited plan, the several parcels of land in respect of which notice was served upon each owner, lessee, and occupier, and what reply, if any, has been received from the owner, lessee, and occupier in respect of each parcel of land.

6. In the case of land required for widening a street, the fact that the street is repairable by the inhabitants at large should be stated in the Petition.

7. The Declaration or Declarations should be sent to the Board with the Petition.

8. Standing Orders 38 and 39 of both Houses of Parliament, extracts from which are appended, must be complied with, and immediately after the last of the deposits required by the Standing Orders has been made, the Board should be furnished with an Affidavit for production to the Examiners of Standing Orders, in proof that the requirements of the Standing Orders referred to have been complied with. This Affidavit must state definitely that the Plans, Sections, Books of Reference or Maps deposited at the Private Bill Office and at the Office of the Clerk of the Parliaments respectively in compliance with Standing Orders 39 above referred to, are in accordance with those Orders duplicates of those deposited with the Board.

9. Where the taking of the land will not involve the acquisition of any house or houses, occupied either wholly or partially, by thirty or more persons of the working class, whether as tenants or lodgers, this fact should be stated in the Affidavit, so as to show that the Standing Order does not apply.

10. Every Statutory Declaration and Affidavit must be made or sworn before a Justice of the Peace or a Commissioner for Oaths, and must be stamped with a half-crown *impressed* stamp ; and each exhibit to a Statutory Declaration or Affidavit must be marked by the Declarant or Deponent and by the Justice of the Peace or Commissioner for Oaths, as the case may be, in the usual way.

MEMORANDUM WITH RESPECT TO THE PROVISION AND ARRANGEMENT OF DWELLINGS.

It is extremely important to note that the contents of this memorandum are only suggestions and not obligatory building regulations imposed by the Local Government Board as a condition of sanctioning any housing loan. Mr. Noel Kershaw, Assistant Secretary to the Local Government Board, made this clear before the Select Committee on Rural Housing, June 11th, 1906, in his answers to questions 267-272. In answer to Mr. Jas. Rowlands, M.P., he stated that the Board do not impose any conditions as to plans and specifications for the construction of dwellings under the Act over and above those required by the model bye-laws, although they have made suggestions on small matters in exceptional cases.

It may be added that exception might quite reasonably be taken under certain circumstances to the detailed enforcement of the suggestions indicated below (but not in the original) by brackets.

The Local Government Board, in connection with schemes and proposals submitted to them by local authorities in pursuance of Parts I, II and III, of the Housing of the Working Classes Act, 1890, have had occasion to consider the principles which should be observed in the construction of new dwellings, when these are provided either by the local authorities themselves, or by other persons under grants, leases, or contracts, to which the local authorities are party.

In this memorandum the Board have summarized their views upon the more important of these principles, so far as they are applicable to the erection of (a) separate houses or cottages, whether detached, semi-detached, or in rows or terraces ; (b) tenement dwellings in houses or blocks ; and (c) buildings intended for use as lodging-houses, occupied other than as separate dwellings.

(a) Separate houses or cottages.

The ordinary dwelling adapted to the working class family should comprise [*a living room, with a scullery and pantry attached, and two or three bedrooms—one for the parents, and one or two for the children—together with the necessary conveniences and out-offices*]. In rural districts accommodation may sometimes be conveniently arranged in a one-storey cottage, but in urban districts it will be found economical to arrange it in a two-storey cottage.

It is important that every dwelling should be arranged so as to have ample open space both in front and at the rear, and on this account back projections should only be made where the width or frontage of the building is quite sufficient to secure adequate light and air to the rear windows. It is also important that windows should open [*into such space*] in each storey, so as to ensure adequate through ventilation of the dwelling.

The living room, being the principal one and used by all the inhabitants in common, ought to be as large and commodious as practicable. [*It should have an area of not less than 144 square feet and preferably more, with a clear height of from 8 to 9 feet.*] The pantry or larder is better entered from the living room than actually within it, and, in order that food may be kept there without being affected by heat or by the air of the living room, it should, in either case, be well lighted and ventilated by a separate window opening into the external air, and be well removed from any fireplace or chimney flue. The scullery [*which should have a floor area of some 90 square feet, should be entered directly from the living room, and be fitted with a sink (with water laid on), plate-rack, &c.*] and a boiling copper for washing purposes. In some districts a bread oven may also be provided in the scullery, in which case an oven in the kitchen range in the living room fireplace is not so necessary [*but a boiler, for hot-water supply, is always indispensable in the kitchen range.*] The fuel store, whether for coal or wood, may be either outside in the back yard or in a cellar, but wherever a cellar is provided it is important that special care should be taken to protect the interior of the house from damp and ground-air penetrating the walls of the cellar. The cellar should have means of light, and of ventilation into the external air; and, whether a cellar be provided or not, the site of the building should be covered with an impervious layer of cement concrete [*especially*] if on made or damp ground. Cellars should not be constructed in damp or low-lying areas. The staircase should be as independent of the rooms as possible in order to obviate its conveying vitiated air from the cellars or living room to the rooms above, and for this reason [*the arrangement of the staircase between the front and back rooms is to be avoided*] as far as possible. Means of light and ventilation should be provided for staircases. There should be a separate water-closet for each dwelling [*with an entrance under cover if possible—as from a porch—direct from the outside*]. The bedrooms ought to be as large as the circumstances permit [*and from 8 to 9 feet in height throughout*]. There should be one bedroom, containing at least 1,080 cubic feet, for parents and a child. The second bedroom should contain at least 720 cubic feet, and if the space admits a third room somewhat smaller may be provided.

[*The above accommodation will be found adequate for an average of some five persons in the dwelling.*] It may occasionally be desirable to provide an additional bedroom in an attic storey, but this is rarely needed for the family, while, where it is not so needed and is still provided, it tends to encourage the practice of receiving one or more lodgers—*a practice which is by no means free from objection*. Where persons needing lodging accommodation are at all numerous, the sanitary authority would do well to consider the expediency of providing suitable lodging-houses under the Act. While, however, accommodation in three or four bedrooms is recommended in each tenement or dwelling, there may frequently be demand for two or three-room tenements by persons of a class who would be reluctant to avail themselves of the lodging-houses; and it may be worth considering whether some such accommodation might not usefully be provided in the class of dwellings referred to below.

(b) Tenement dwellings in houses and blocks.

Tenements in houses which consist of a ground-floor tenement reproduced with separate entrance upon the first floor come practically within the category of separate houses and should be arranged accordingly. In this class of dwelling particular attention should be paid to the provision of suitable access to the first floor dwelling [*from the front*] and access to the yard at the rear, sufficient space being provided at the rear to enable such space to be divided so as to form an adequate [*separate yard for each tenement*] and to afford room for sanitary conveniences for each tenement.

Where the dwellings take the form of tenements or flats arranged in blocks, as is often necessary in towns and thickly populated areas, care should be taken so to arrange each building that ample open space may be provided both in its front and its rear, in order that there may be ample light and free circulation of air about the building. To this end it is desirable to limit the height of the blocks to some three, or at most four, storeys, unless the distance across the open space to the front and rear be unusually great; also to restrict the length of each block in order that wide gaps may be provided between one block and another for promoting circulation of air. Blocks of buildings should not be directly connected together at a right angle or an acute angle. [*The staircase giving access to the several dwellings in a block should be quite open, on one side at least, to the external air*] and of convenient width and easy rise, winder steps being avoided as far as practicable.

In the planning of buildings in blocks, care should be taken that the rooms are so arranged that a current of air may pass through them. Tenements arranged back to back, or without through ventilation, are open to objection; and it is undesirable that more than two rooms should be approached one from another *en suite*.

The dwellings are best arranged so that each staircase will give access to two dwellings—one on each side of it—in each storey. Balconies or galleries in each storey, having a staircase at each end, are generally objected to as means of access to a range of dwellings in a block or series of blocks, as failing to give the same amount of privacy that is afforded by the staircase between the vertical sets of dwellings.

Where dwellings are arranged in blocks, or on the house tenement principle, special care becomes necessary that the water-closet requisite for each dwelling is contrived so as to be practically outside the dwelling. It can generally be entered from a recessed open verandah, which will also be found useful for other purposes. Space will have to be found for a sufficient store of fuel, and it is desirable to contrive this so that it may be filled from the staircase and thus avoid the dust and dirt that would result from bringing in sacks of coal and emptying them inside the dwelling. So, too, a dust shoot from each of the upper floors should, if provided, be exterior to the dwellings, and would need special contrivance, by means of double doors opening and closing together, or by some other means, to prevent it from becoming a nuisance. The provision of sinks in the living room is undesirable and should be avoided as much as possible.

The construction of the block dwellings must be as reasonably secure from danger of fire as possible. The stairs must, of course, be of incombustible material, and it is highly desirable that the floors should also be so formed as far as practicable. If the roof is constructed flat in order to serve as a place of recreation for children, or as a drying place for linen after it has been washed in properly arranged wash-houses which may be constructed there, it may serve, in case of fire, as a useful means of escape from a staircase which may be temporarily obstructed to another staircase in the same block. Where the roof is constructed in this way, however, it is desirable to make it not only weather-tight, but as sound-proof as practicable, as otherwise the occupiers of the dwellings immediately under the roof are liable to be inconvenienced by the noise of children and others above them.

(c) Lodging-houses.

It is desirable to limit the size of any building intended for occupation as a lodging-house, so that it may be of a capacity to hold [*not more than some 200 lodgers*]. It should be arranged so as to secure ample means of through ventilation within it, and the utmost facilities for the access of sunlight and for free circulation of air about the outside of it.

The accommodation within, if intended for both sexes, must be arranged for the complete separation of one sex from the other, except in any case where married couples may be received. It should comprise, for each sex, an entrance and a staircase to the upper floors, an office being provided in such a position as to control the respective entrances for the males and females. A day room with floor-area affording some 15 square feet to each lodger is requisite, and unless a proper kitchen range is provided therein, a general kitchen will also be requisite with suitable range or ranges and other appliances where the lodgers may cook their food. A scullery, where the food utensils may be cleaned and kept, is also desirable.

In lodging-houses of large capacity a common room should be provided in addition to a dining room.

The sleeping rooms may appropriately be in the upper storeys, and are best of moderate size, holding not more than about 20 lodgers each. They should be some [10 or 11 feet in height] and if provided with good means of ventilation by windows in their opposite external sides they may be arranged so that each bed will have some 5 feet lineal of wall space, 40 square feet of floor-area, and from 300 to 400 cubic feet of air space. If, however, the means of ventilation be indifferent, those amounts of space ought to be increased. The windows should be arranged as far as practicable so as not to come immediately over any bed.

It may often be desirable to provide a certain proportion of the accommodation in separate rooms or cubicles for lodgers who may be able and willing to pay at a higher rate for the privilege of privacy.

The water-closet accommodation should be provided at the rate of one closet for every 15 to 20 lodgers, with urinals for the male sex, and lavatories, with fixed basins and strong taps and waste pipes, in the proportion of one basin to about every 10 lodgers. Sufficient baths and footpans should also be provided. Both the water-closets and the lavatories should be on the ground floor, the closets for each sex being in a separate yard. But at least one water-closet for occasional use in connection with the dormitories may be provided in the upper storeys if it be properly separated from the interior of the building by a well-ventilated lobby. A good slop sink, with water laid on, should also be provided near the dormitories, likewise a dry clothes store closet in which a supply of clean sheets and blankets can be kept. A hot water cistern may conveniently be fixed in this store closet, and thus tend to keep the sheets well aired. A properly contrived hot closet is also desirable as a means of drying the wet clothes of lodgers.

It is useful to provide in some convenient position a set of lockers in which any lodger may place under lock and key any small articles and property which he does not desire to carry about with him.

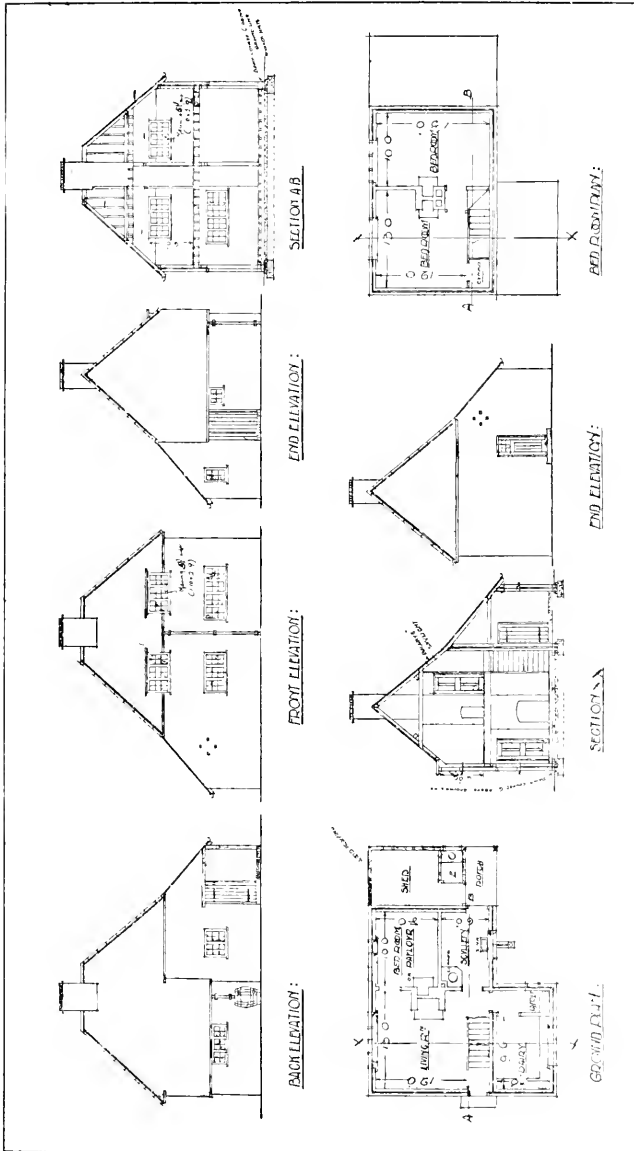
The structure of the building should be as secure against danger from fire as practicable, and in every case it is desirable that alternative means of egress from the upper floors should be provided, so that in the event of the staircase in one direction being temporarily obstructed by smoke or otherwise, a safe exit may be afforded in another direction.

It must be understood that, in the lodging-houses, as well as in blocks of buildings comprising separate dwellings, a certain amount of systematic supervision will be requisite to ensure proper cleanliness and order throughout, and to protect the several tenants from neglect or carelessness on the part of their neighbours.

*Local Government Board,
January, 1903.*

HOMESTEAD SUITABLE FOR SMALL HOLDING, LETCWORTH EXHIBITION, 1907.

Mr. A. H. Clough's Cottage and Outbuildings.



1st Prize, Class VII.—(see page 160).

Ground Floor : Living Room, 13 feet by 12 feet. Scullery, 10 feet by 6 feet. Dairy, 9 feet 6 inches by 7 feet. Larder. Bedroom, 10 feet by 8 feet. Shed and E.C.

First Floor : Two Bedrooms, 13 feet by 12 feet ; 15 feet by 10 feet ; and Cupboard.

Foundations : Concrete. Walls : 9 inches brick. Roof : Bridgewater Tiles. Aspect : South.

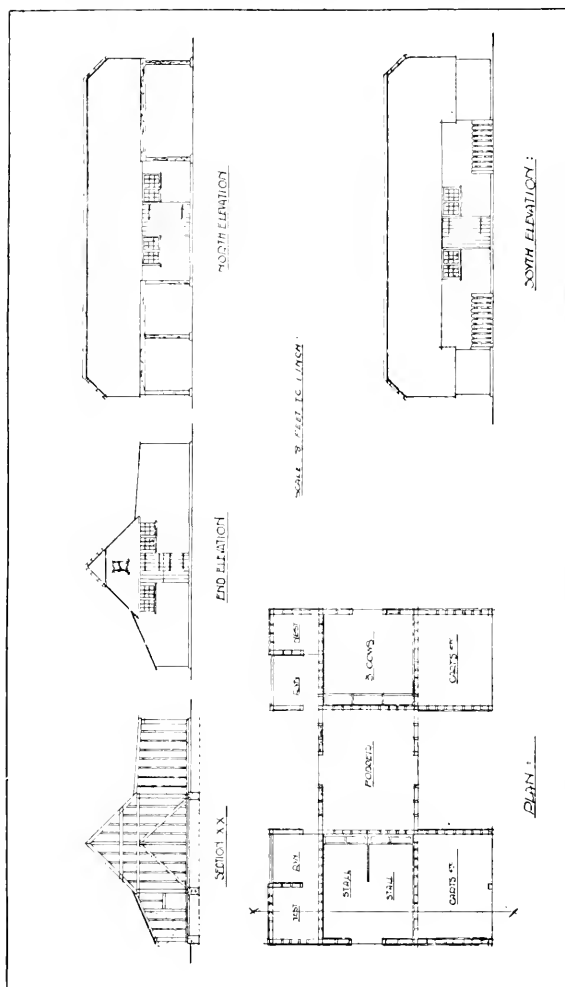
Floor : Deal, except to Dairy and Scullery, which are cement.

Outbuildings : Floor area, 1,238 ft. super. Stables, 12 ft. by 14 ft. Cow Stables, 12 ft. by 12 ft. Piggeries, 26 ft. by 6 ft. Sheds, 26 ft. by 10 ft. Barn, 16 ft. by 12 ft.

A statement of the cost at which this cottage and farm buildings can be erected is exhibited in the cottage. As a guarantee of its correctness, the exhibitor is prepared to build one other set of buildings not more than 50 miles from London at this price, viz., **£165 for the cottage, and £85 for the farmstead.**

The cost has been considerably exceeded for the farmstead at Garden City for the following reasons—

- (1) The site was very unlevel.
- (2) The long narrow shape of the strip of land allotted made it necessary to manage the pigstyes and cart-sheds in the manner shown.
- (3) Drainage, not needed in a rural district, was required.
- (4) Concrete floors were required in the stable and cowsheds.



The Exhibitor wishes to state that while he considers the buildings shown to be as good value as can be got for £250 or £300, he would himself, if less binding conditions had been laid down, have preferred to exhibit the buildings of which he has sent in drawings.

These are (1) a double tenement cottage costing £220 for two cottages, each with four rooms, and outbuildings; (2) a farmstead containing a cartshed, space for two cows and a horse, a pigstye, and space for fodder, costing £50.

In his opinion the most important element of success for small holdings is cheapness. The cost of equipment for each holding with these buildings would be £160; with ten acres at 15/- an acre, they could be let for £16.

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